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ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 241

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Mar. 3, 1952

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Condition of National Banks in the United States on Dec. 30, 1950, Apr. 9, 1951, June 30, 1951, Oct. 10, 1951, and Dec. 31, 1951

[In thousands of dollars]

	Dec. 30, 1950 (4,965 banks)	Apr. 9, 1951 (4,959 banks)	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)
ASSETS					
Loans and discounts, including overdrafts	29,277,480	30,341,130	30,584,236	31,361,151	32,423,777
U. S. Government securities, direct obligations	35,687,933	33,182,052	33,051,114	33,847,660	35,146,687
Obligations guaranteed by U. S. Government	3,627	2,360	2,660	8,898	9,656
Obligations of States and political subdivisions	4,687,048	4,930,776	4,968,271	5,168,196	5,333,230
Other bonds, notes, and debentures	2,468,442	2,436,304	2,434,656	2,380,837	2,373,149
Corporate stocks, including stocks of Federal Reserve banks	175,573	177,664	178,597	179,671	180,895
Total loans and securities	*72,300,103*	*71,070,286*	*71,219,534*	*72,946,413*	*75,467,394*
Cash, balances with other banks, including reserve balances, and cash items in process of collection	23,813,435	22,016,341	22,253,141	23,420,448	26,012,158
Bank premises owned, furniture and fixtures	636,825	653,565	661,211	678,864	683,826
Real estate owned other than bank premises	14,352	15,131	15,348	16,405	16,796
Investments and other assets indirectly representing bank premises or other real estate	57,365	60,288	61,958	64,328	64,612
Customers' liability on acceptances	116,300	158,681	122,207	122,297	172,708
Income accrued but not yet collected	172,862	153,384	163,111	148,419	172,489
Other assets	128,851	143,754	162,251	132,142	148,547
Total assets	97,240,093	94,271,430	94,658,761	97,529,316	102,738,560
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	52,051,784	48,671,446	48,785,259	51,578,292	54,855,841
Time deposits of individuals, partnerships, and corporations	19,010,542	18,998,878	19,212,936	19,571,450	19,825,659
Deposits of U. S. Government and postal savings	1,910,944	4,219,771	3,916,515	2,738,544	2,243,626
Deposits of States and political subdivisions	5,707,194	5,609,334	6,040,298	5,413,462	5,924,592
Deposits of banks	9,135,365	7,759,253	7,626,529	8,859,019	9,789,974
Other deposits (certified and cashiers' checks, etc.)	1,713,803	1,143,094	1,255,277	1,115,190	1,791,869
Total deposits	89,529,632	86,401,776	86,836,814	89,275,957	94,431,561
Demand deposits	*69,332,926*	*66,096,570*	*66,954,189*	*68,292,577*	*73,156,288*
Time deposits	*20,196,706*	*20,305,206*	*20,582,625*	*20,983,380*	*21,275,273*
Bills payable, rediscounts, and other liabilities for borrowed money	76,644	160,202	32,890	148,910	15,484
Mortgages or other liens on bank premises and other real estate	359	359	335	321	366
Acceptances outstanding	134,631	181,013	137,765	133,467	187,650
Income collected but not yet earned	177,839	177,202	168,112	180,351	180,894
Expenses accrued and unpaid	303,002	327,687	308,512	393,871	375,326
Other liabilities	688,997	590,083	654,307	739,501	877,161
Total liabilities	90,911,104	87,838,322	88,138,735	90,872,378	96,068,442
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	2,001,650	2,031,452	2,067,155	2,082,617	2,105,345
Surplus	2,925,104	2,948,622	2,994,486	3,017,550	3,083,495
Undivided profits	1,124,223	1,183,453	1,193,499	1,286,764	1,212,558
Reserves and retirement account for preferred stock	278,012	269,581	264,886	270,007	268,740
Total capital accounts	6,328,989	6,433,108	6,520,026	6,656,938	6,670,118
Total liabilities and capital accounts	97,240,093	94,271,430	94,658,761	97,529,316	102,738,560
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	14,364	13,015	11,800	11,444	7,955
Class B preferred stock	738	738	647	618	591
Common stock	1,986,548	2,017,699	2,054,708	2,070,555	2,096,799
Total	2,001,650	2,031,452	2,067,155	2,082,617	2,105,345
Retirable value of preferred capital stock:					
Class A preferred stock	19,233	17,507	16,292	15,714	12,225
Class B preferred stock	1,013	1,013	922	893	866
Total	20,246	18,520	17,214	16,607	13,091
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	10,304,151	12,406,061	12,490,829	11,923,588	11,616,494

PRESTON DELANO,
Comptroller of the Currency.

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Loans and U. S. Government Obligations Held by National Banks, Dec. 30, 1950, Apr. 9, 1951, June 30, 1951, Oct. 10, 1951, and Dec. 31, 1951

[In thousands of dollars]

	Dec. 30, 1950 (4,965 banks)	Apr. 9, 1951 (4,959 banks)	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)
Loans and discounts (including rediscounts and overdrafts):					
Commercial and industrial loans, including open-market paper	13, 401, 912	14, 393, 117	14, 331, 830	14, 901, 392	15, 689, 255
Loans to farmers directly guaranteed by the Commodity Credit Corporation	196, 573	96, 698	19, 890	104, 399	113, 130
Other loans to farmers	1, 228, 890	1, 353, 273	1, 495, 082	1, 568, 033	1, 577, 040
Loans to brokers and dealers in securities	725, 463	526, 889	620, 554	458, 785	704, 652
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	523, 939	519, 066	503, 833	484, 215	501, 474
Real-estate loans:					
Secured by farm land (including improvements)	370, 922	384, 307	391, 692	398, 228	384, 754
Secured by residential properties (other than farm)	5, 461, 071	5, 564, 541	5, 691, 359	5, 802, 715	5, 908, 217
Secured by other properties	1, 146, 228	1, 174, 853	1, 195, 991	1, 218, 996	1, 248, 132
Consumer loans to individuals	[1] 4, 393, 631	[1] 4, 372, 134	4, 397, 651	4, 406, 036	4, 415, 153
Other loans to individuals: Single-payment loans of $3,000 and over	1, 275, 332	1, 332, 917	1, 371, 375	1, 353, 510	1, 387, 292
Loans to banks	39, 789	102, 826	75, 789	181, 842	65, 272
All other loans	880, 897	901, 320	879, 028	870, 986	876, 080
Overdrafts	20, 954	22, 507	17, 845	24, 518	23, 665
Total gross loans	29, 665, 601	30, 744, 448	30, 991, 919	31, 773, 655	32, 894, 116
Less valuation reserves	388, 121	403, 318	407, 683	412, 504	470, 339
Net loans	29, 277, 480	30, 341, 130	30, 584, 236	31, 361, 151	32, 423, 777
U. S. Government obligations, direct and guaranteed:					
Direct obligations:					
Treasury bills	2, 414, 014	1, 766, 534	2, 177, 281	3, 032, 487	4, 496, 129
Treasury certificates of indebtedness	1, 095, 899	----------	1, 747, 572	3, 331, 416	4, 156, 361
Treasury notes	9, 973, 905	9, 884, 675	8, 699, 920	7, 155, 719	6, 699, 223
United States nonmarketable bonds (savings, investment series A–1965, and depositary bonds)	1, 200, 536	[2] 1, 238, 657	[2] 1, 277, 722	[2] 1, 290, 530	[2] 1, 288, 852
Other bonds maturing in 5 years or less	13, 366, 793	12, 822, 091	12, 068, 825	12, 020, 459	11, 563, 104
Other bonds maturing in 5 to 10 years	4, 310, 412	4, 258, 614	3, 906, 378	3, 816, 510	3, 773, 527
Other bonds maturing in 10 to 20 years	1, 727, 310	1, 759, 576	1, 714, 025	1, 702 308	1, 712, 021
Bonds maturing after 20 years	1, 599, 064	1, 451, 905	1, 459, 391	1, 498, 231	1, 457, 470
Total	35. 687, 933	33, 182, 052	33, 051, 114	33, 847, 660	35, 146, 687
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)	3, 627	2, 360	2, 660	8, 898	9, 656
Total U. S. Government obligations, direct and guaranteed	35, 691, 560	33, 184, 412	33, 053, 774	33, 856, 558	35, 156, 343

[1] Revised to exclude single-payment loans to individuals of $3,000 and over, previously included but now shown separately.
[2] Includes Treasury bonds, investment series B–1975–80.

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 30, 1950, Apr. 9, 1951, June 30, 1951, Oct. 10, 1951, and Dec. 31, 1951

[In thousands of dollars]

	Dec. 30, 1950 (4,965 banks)	Apr. 9, 1951 (4,959 banks)	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations	52, 051, 784	48, 671, 446	48, 785, 259	51, 578, 292	54, 855, 841
Deposits of U. S. Government	1, 749, 729	4, 052, 518	3, 729, 903	2, 527, 163	2, 014, 856
Deposits of States and political subdivisions	4, 869, 252	4, 692, 887	5, 081, 412	4, 460, 913	4, 959, 933
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks)	8, 169, 629	6, 760, 997	6, 704, 916	7, 947, 227	8, 806, 729
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)	778, 729	775, 628	697, 422	663, 592	727, 060
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account)	1, 713, 803	1, 143, 094	1, 255, 277	1, 115, 190	1, 791, 869
Total demand deposits	69, 332, 926	66, 096, 570	66, 254, 189	68, 292, 377	73, 156, 288
Time deposits:					
Deposits of individuals, partnerships, and corporations	19, 010, 542	18, 998, 878	19, 212, 936	19, 571, 450	19, 825, 659
Deposits of U. S. Government	154, 823	160, 751	179, 403	203, 841	218, 767
Postal savings deposits	6, 392	6, 502	7, 209	7, 540	10, 003
Deposits of States and political subdivisions	837, 942	916, 447	958, 886	952, 549	964, 659
Deposits of banks in the United States (including private banks and American branches of foreign banks)	17, 194	18, 869	16, 826	17, 731	17, 337
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)	169, 813	203, 759	207, 365	230, 469	238, 848
Total time deposits	20, 196, 706	20, 305, 206	20, 582, 625	20, 983, 580	21, 275, 273
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house	5, 952, 925	3, 949, 281	4, 623, 993	4, 234, 064	6, 075, 737
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks)	5, 195, 053	4, 185, 197	4, 188, 898	4, 943, 052	5, 653, 058
Other balances with banks in the United States (including private banks and American branches of foreign banks)	19, 172	20, 945	16, 724	16, 588	20, 163
Balances with banks in foreign countries (including balances with foreign branches of other American banks)	78, 711	62, 815	67, 972	29, 699	23, 204
Currency and coin	1, 147, 069	1, 179, 527	985, 074	1, 333, 012	1, 418, 564
Reserve with Federal Reserve banks	11, 420, 505	12, 618, 576	12, 370, 480	12, 864, 033	12, 821, 432
Total	23, 813, 435	22, 016, 341	22, 253, 141	23, 420, 448	26, 012, 158

Condition of National Banks, by Classes, Dec. 31, 1951

[In thousands of dollars]

	Central Reserve city banks (15 banks)	Other Reserve city banks (211 banks)	Country banks (member banks) (4,713 banks)	Nonmember banks (7 banks)	Total (4,946 banks)
ASSETS					
Loans and discounts, including overdrafts	6,349,531	14,831,796	11,135,775	106,675	32,423,777
U. S. Government obligations, direct and guaranteed	5,409,602	14,196,426	15,457,464	92,851	35,156,343
Obligations of States and political subdivisions	1,097,115	1,875,695	2,350,665	9,755	5,333,230
Other bonds, notes, and debentures	606,159	924,794	839,409	2,787	2,373,149
Corporate stocks, including stocks of Federal Reserve banks	48,256	71,943	60,695	1	180,895
Total loans and securities	*13,510,663*	*31,900,654*	*29,844,008*	*212,069*	*75,467,394*
Cash, balances with other banks, including reserve balances, and cash items in process of collection	4,926,845	11,413,214	9,611,245	60,854	26,012,158
Bank premises owned, furniture and fixtures	71,656	275,324	333,850	2,996	683,826
Real estate owned, other than bank premises		10,298	6,472	26	16,796
Investments and other assets indirectly representing bank premises or other real estate	644	56,721	7,277		64,642
Customers' liability on acceptances	77,134	91,630	3,918	26	172,708
Income accrued but not yet collected	37,655	95,638	38,707	489	172,489
Other assets	75,290	42,828	30,055	374	148,547
Total assets	18,699,887	43,886,307	39,875,532	276,834	102,738,560
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	10,318,828	22,760,651	21,677,545	98,817	54,855,841
Time deposits of individuals, partnerships, and corporations	1,448,090	8,173,287	10,106,911	97,371	19,825,659
Deposits of U. S. Government and postal savings	574,198	928,013	703,156	38,259	2,243,626
Deposits of States and political subdivisions	324,732	2,638,815	2,941,690	19,355	5,924,592
Deposits of banks	3,159,513	5,569,264	1,058,740	2,457	9,789,974
Other deposits (certified and cashiers' checks, etc.)	606,678	649,744	533,067	2,380	1,791,869
Total deposits	16,432,039	40,719,774	37,021,109	258,639	94,431,561
Demand deposits	*14,747,650*	*31,821,924*	*26,438,918*	*147,796*	*73,156,288*
Time deposits	*1,684,389*	*8,897,850*	*10,582,191*	*110,843*	*21,275,273*
Bills payable, rediscounts, and other liabilities for borrowed money		4,000	11,484		15,484
Mortgages or other liens on bank premises and other real estate		157	209		366
Acceptances outstanding	81,242	101,219	5,163	26	187,650
Income collected but not yet earned	22,295	88,264	70,228	107	180,894
Expenses accrued and unpaid	91,777	196,348	86,291	910	375,326
Other liabilities	713,062	140,761	23,077	261	877,161
Total liabilities	17,340,415	41,250,523	37,217,561	259,943	96,068,442
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	449,684	822,203	828,183	5,275	2,105,345
Surplus	662,491	1,249,295	1,164,394	7,315	3,083,495
Undivided profits	211,869	472,726	526,373	1,570	1,212,538
Reserves and retirement account for preferred stock	35,428	91,560	139,021	2,731	268,740
Total capital accounts	1,359,472	2,635,784	2,657,971	16,891	6,670,118
Total liabilities and capital accounts	18,699,887	43,886,307	39,875,532	276,834	102,738,560
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	1,500	1,400	4,955	100	7,955
Class B preferred stock			591		591
Common stock	448,184	820,803	822,637	5,175	2,096,799
Total	449,684	822,203	828,183	5,275	2,105,345
Retirable value of preferred capital stock:					
Class A preferred stock	1,500	1,400	9,225	100	12,225
Class B preferred stock			866		866
Total	1,500	1,400	10,091	100	13,091
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	1,468,194	5,515,146	4,555,437	77,717	11,616,494

Condition of National Banks, by States, Dec. 31, 1951

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine	32	84,900	88,451	11,531	11,360	621	56,588	1,322	66	265	.....	235	270	255,609
New Hampshire	51	75,309	73,417	9,517	4,723	452	64,964	1,833	23	52	.....	4	154	230,448
Vermont	38	54,292	50,300	6,522	4,834	318	34,101	1,571	23	23	.....	132	99	152,215
Massachusetts	115	1,201,243	1,183,532	120,942	61,408	6,623	918,935	26,882	16	425	29,988	6,408	7,142	3,563,544
Rhode Island	6	75,101	86,627	3,984	2,774	352	42,568	3,920	6	.....	260	327	75	215,994
Connecticut	48	246,602	354,910	82,527	20,105	1,442	261,378	10,204	211	2	159	1,031	580	979,151
Total New England States	290	1,737,447	1,837,237	235,023	105,204	9,808	1,378,534	45,732	345	767	30,407	8,137	8,320	5,396,961
New York	372	5,331,549	4,246,672	1,102,639	531,109	43,027	3,736,083	88,917	521	1,733	71,925	26,960	74,489	15,255,624
New Jersey	202	800,255	1,156,701	213,384	86,385	4,334	554,306	25,725	131	381	41	5,673	2,162	2,849,478
Pennsylvania	619	2,448,314	2,750,638	468,336	321,289	18,852	1,802,021	60,729	1,171	7,259	3,426	11,006	5,857	7,898,898
Delaware	11	11,585	13,585	1,463	1,221	117	7,231	508	4	.....	.....	4	40	35,758
Maryland	59	198,601	339,417	27,863	24,479	1,234	225,628	5,320	34	535	98	951	1,368	825,528
District of Columbia	9	199,131	359,792	6,701	20,786	1,000	219,536	8,145	531	.....	.....	408	349	816,379
Total Eastern States	1,272	8,989,435	8,866,805	1,820,386	985,269	68,564	6,544,805	189,344	2,392	9,908	75,490	45,002	84,265	27,681,665
Virginia	133	444,455	485,554	51,134	26,084	2,183	352,006	12,254	310	702	305	1,330	1,607	1,377,924
West Virginia	74	149,062	245,955	21,891	9,694	1,042	162,871	4,865	31	.....	.....	221	487	596,119
North Carolina	46	177,732	189,458	31,008	11,259	854	173,948	5,209	66	.....	489	588	376	590,987
South Carolina	25	136,445	203,339	18,779	11,457	602	156,881	3,470	66	38	.....	461	241	531,779
Georgia	51	396,991	360,036	49,995	15,200	1,542	367,820	12,290	208	.....	.....	1,854	747	1,206,683
Florida	63	355,854	642,664	90,182	18,696	2,213	450,695	17,623	426	115	4	2,852	896	1,582,220
Alabama	70	316,219	367,856	89,242	18,481	1,593	321,342	7,636	355	527	1,306	1,703	1,047	1,127,307
Mississippi	24	61,766	78,978	31,953	1,336	398	74,886	2,146	36	.....	.....	40	180	251,719
Louisiana	36	333,877	561,378	73,971	9,385	2,194	467,147	11,045	148	576	5,696	3,234	1,245	1,469,896
Texas	443	2,204,177	1,970,075	251,630	61,350	9,164	2,341,957	57,261	7,303	10,862	27,970	5,821	4,266	6,951,836
Arkansas	52	118,334	176,118	41,936	8,141	744	153,860	2,346	4	114	.....	342	206	502,145
Kentucky	93	202,142	295,637	23,197	12,399	1,170	233,118	4,890	210	40	159	850	344	774,156
Tennessee	74	604,655	505,036	83,870	18,201	2,704	476,577	16,136	114	29	204	1,800	712	1,710,038
Total Southern States	1,184	5,501,709	6,082,084	858,788	221,683	26,403	5,733,108	157,171	9,277	13,003	36,133	21,096	12,354	18,672,809
Ohio	239	1,215,787	1,736,728	220,548	67,349	6,412	1,052,786	33,115	1	855	467	6,087	2,198	4,342,333
Indiana	125	491,840	896,297	83,639	38,766	2,643	555,657	13,389	93	25	79	2,937	1,625	2,086,990
Illinois	386	2,995,538	4,173,753	447,106	242,058	15,607	2,758,141	34,169	339	1,053	5,758	19,697	6,838	10,700,057
Michigan	78	896,092	1,452,678	149,567	57,539	4,197	745,905	15,774	58	1,317	247	6,705	3,477	3,333,556
Wisconsin	95	400,618	714,512	62,692	58,141	2,137	423,633	9,224	20	.....	41	3,197	2,777	1,676,992
Minnesota	178	757,425	729,195	105,669	66,321	3,345	634,928	9,319	501	3,619	820	4,809	1,499	2,317,450
Iowa	97	251,767	280,730	71,485	17,788	1,097	229,366	4,219	23	1,194	.....	1,174	618	859,461
Missouri	79	667,621	675,455	71,635	36,458	3,229	619,852	10,009	141	287	1,240	3,003	890	2,089,820
Total Middle Western States	1,277	7,676,688	10,659,348	1,212,341	584,420	38,667	7,020,268	129,218	1,176	8,350	8,652	47,609	19,922	27,406,659
North Dakota	40	76,349	127,970	9,788	5,803	319	62,442	1,340	18	.....	.....	682	85	284,796
South Dakota	35	91,601	111,254	11,744	5,887	348	70,034	2,080	3	.....	.....	758	457	294,166
Nebraska	123	327,667	368,854	66,472	18,148	1,315	315,393	5,832	9	.....	.....	1,476	359	1,105,525
Kansas	174	281,040	390,272	64,393	21,558	1,303	341,843	4,695	117	130	.....	1,011	606	1,106,968
Montana	39	73,867	147,348	9,640	7,127	316	86,510	2,862	.....	.....	.....	652	95	328,417
Wyoming	24	56,667	93,213	7,616	2,468	251	64,023	1,420	25	.....	.....	183	72	225,938
Colorado	77	300,476	392,984	27,335	13,816	1,314	292,632	2,995	90	.....	.....	1,617	438	1,033,697
New Mexico	26	81,046	111,504	8,157	1,217	428	102,981	2,378	91	100	.....	221	56	308,179
Oklahoma	198	429,161	563,174	105,850	23,617	2,211	558,048	7,278	340	6,638	456	1,641	765	1,698,579
Total Western States	736	1,717,874	2,306,573	310,995	99,641	7,805	1,893,906	30,880	693	6,268	456	8,241	2,933	6,386,265
Washington	35	665,206	575,235	144,626	25,594	2,319	508,370	18,499	351	475	140	3,479	943	1,945,237
Oregon	20	511,622	454,714	98,224	13,656	1,694	303,295	15,047	14	.....	403	4,093	961	1,403,723
California	93	5,043,926	3,800,980	603,297	320,225	24,154	2,284,168	82,293	1,638	25,146	21,001	32,453	17,293	12,256,574
Idaho	13	126,896	159,574	7,798	1,143	421	73,916	3,104	24	.....	.....	45	144	373,065
Utah	11	117,774	132,500	9,798	1,348	342	90,909	2,681	24	725	.....	87	187	356,375
Nevada	5	49,568	80,728	6,296	4,144	166	27,594	1,714	33	.....	.....	450	182	170,875
Arizona	3	178,957	107,714	15,903	8,035	551	92,431	5,147	803	.....	.....	1,308	669	411,518
Total Pacific States	180	6,693,949	5,311,445	885,942	374,145	29,647	3,380,683	128,485	2,887	26,346	21,544	41,915	20,379	16,917,367
Total United States (exclusive of possessions)	4,939	32,317,102	35,063,492	5,323,475	2,370,362	180,894	25,951,304	680,830	16,770	64,642	172,682	172,000	148,173	102,461,726
Alaska (nonmember banks)	5	15,142	35,477	1,663	296	.....	24,350	458	7	.....	.....	.....	82	77,475
The Territory of Hawaii (nonmember bank)	1	89,951	54,691	8,092	2,491	1	35,598	2,528	19	.....	26	449	288	194,134
Virgin Islands of the United States (nonmember bank)	1	1,582	2,683	.....	.....	.....	906	10	.....	.....	.....	40	4	5,225
Total possessions (nonmember banks)	7	106,675	92,851	9,755	2,787	1	60,854	2,996	26	.....	26	489	374	276,834
Total United States and possessions	4,946	32,423,777	35,156,343	5,333,230	2,373,149	180,895	26,012,158	683,826	16,796	64,642	172,708	172,489	148,547	102,738,560
New York City (central Reserve city)	5	4,295,750	3,131,006	898,595	465,321	37,304	3,132,716	59,519	.....	203	71,447	23,200	71,062	12,186,123
Chicago (central Reserve city)	10	2,053,781	2,278,596	198,520	140,838	10,952	1,794,129	12,137	.....	441	5,687	14,455	4,228	6,513,764
Other Reserve cities	211	14,831,796	14,196,426	1,875,695	924,794	71,943	11,413,214	275,324	10,298	56,721	91,630	95,638	42,828	43,886,307
Country banks (member banks)	4,713	11,135,775	15,457,464	2,350,665	839,409	60,695	9,611,245	333,850	6,472	7,277	3,918	38,707	30,055	39,875,532
Possessions (nonmember banks)	7	106,675	92,851	9,755	2,787	1	60,854	2,996	26	.....	26	489	374	276,834

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	12	65,016	88,479	18,953	7,448	334	58,909	3,164	35	2	159	363	200	243,062
New Jersey, District No. 2	126	642,929	834,802	168,592	61,175	3,185	415,881	18,579	93	179	41	4,773	1,464	2,151,693
Kentucky, District No. 4	50	81,791	107,310	10,834	3,390	522	90,310	2,467	.....	15	159	126	81	297,005
Pennsylvania, District No. 4	159	1,083,345	1,251,819	185,205	143,891	9,274	807,190	29,541	8	7,206	178	6,749	1,214	3,525,620
West Virginia, District No. 4	7	11,248	13,877	1,233	985	93	8,730	135	.....	.....	.....	.....	6	36,307
Louisiana, District No. 6	25	269,675	463,844	58,299	8,111	1,353	374,618	9,129	148	500	5,696	2,599	1,126	1,195,098
Mississippi, District No. 6	14	50,251	62,038	26,827	1,067	315	59,116	1,863	5	.....	.....	33	126	201,641
Tennessee, District No. 6	63	304,204	353,376	47,450	10,863	1,688	301,726	10,479	114	.....	30	1,434	452	1,031,816
Indiana, District No. 7	87	407,601	775,387	74,815	33,660	2,183	479,582	10,608	71	25	79	2,678	1,430	1,788,119
Illinois, District No. 7	264	2,825,178	3,869,367	398,604	222,871	14,686	2,579,447	30,359	158	1,050	5,708	19,184	6,241	9,972,853
Michigan, District No. 7	52	860,379	1,396,945	138,953	55,559	3,979	722,233	14,890	57	1,317	247	6,704	3,408	3,204,671
Wisconsin, District No. 7	68	359,380	640,165	55,563	54,631	1,894	386,579	8,242	17	.....	41	2,902	2,717	1,512,131
Missouri, District No. 10	28	241,366	315,107	26,690	16,217	1,025	314,149	4,011	.....	245	287	739	382	920,218
New Mexico, District No. 10	8	53,305	73,615	6,005	1,167	316	57,632	1,448	60	.....	.....	221	29	193,798
Oklahoma, District No. 10	189	422,319	557,258	103,147	23,572	2,174	548,872	7,112	340	6,038	456	1,641	762	1,673,691

Condition of National Banks, by

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine	126,938	79,814	3,972	10,279	5,829	2,861	229,693
New Hampshire	128,747	42,169	5,435	16,498	8,897	6,129	207,875
Vermont	60,947	65,509	1,756	5,520	1,215	1,743	136,690
Massachusetts	2,069,462	434,126	86,037	208,340	344,867	67,499	3,210,331
Rhode Island	109,796	61,180	4,991	13,143	3,875	6,168	199,153
Connecticut	616,531	177,032	21,830	31,844	23,579	36,002	909,818
Total New England States	3,112,421	859,830	124,021	288,624	388,262	120,402	4,893,560
New York	8,186,086	1,622,569	418,312	336,171	2,054,064	598,409	13,215,611
New Jersey	1,282,205	1,059,996	45,441	180,402	42,344	41,797	2,652 185
Pennsylvania	4,133,045	1,926,281	179,572	243,533	551,915	70,888	7,105,234
Delaware	18,387	11,484	361	219		472	30,923
Maryland	452,053	154,795	21,088	54,841	81,974	2,993	767,744
District of Columbia	569,635	99,531	18,687	136	58,828	23,058	769,875
Total Eastern States	14,641,411	4,874,656	683,461	815,302	2,789,125	737,617	24,541,572
Virginia	657,569	322,963	36,490	93,615	141,458	21,544	1,273,639
West Virginia	287,551	130,091	13,139	67,696	36,176	13,812	548,465
North Carolina	368,161	83,765	12,125	47,718	30,240	8,310	550,319
South Carolina	333,804	51,574	19,888	66,993	21,736	8,221	502.216
Georgia	635.750	147,352	30,759	107,267	193,120	16,709	1,130,957
Florida	916,304	217,279	24,066	150,462	149,781	18,983	1,476,875
Alabama	627,215	196,992	19,387	102,657	92,203	7,856	1,046,310
Mississippi	132,796	45,729	4,614	29,545	21,794	2,124	256,602
Louisiana	760,955	185,193	23,073	179,234	218,275	16,103	1,382,833
Texas	4,172,224	473,175	114,664	464,951	1,145,371	130,922	6,501,307
Arkansas	302,454	59,060	6,017	41,918	54,070	3,660	467,179
Kentucky	493,011	106,467	14,360	45,759	55,870	5,918	721,385
Tennessee	813,901	292,767	22,411	114,842	339,930	15,070	1,598,921
Total Southern States	10,501,695	2,312,407	340,993	1,512,657	2,500,024	269,232	17,457,008
Ohio	2,338,100	1,007,649	112,611	279,744	242,775	75,198	4,056,077
Indiana	1,119,246	463,233	38,610	177,328	127,100	33,752	1,959,269
Illinois	5,811,461	2,075,241	258,729	496,638	1,253,782	87,596	9,983,447
Michigan	1,754,043	901,590	132,663	140,616	185,683	25,154	3,139,749
Wisconsin	834,279	480,760	44,415	56,895	129,020	27,873	1,573,242
Minnesota	1,113,743	481,737	48,147	128,484	350,697	25,204	2,148,012
Iowa	437,575	149,091	16,748	77,519	112,003	11,913	804,849
Missouri	1,129,746	239,674	44,368	79,426	455,812	13,745	1,962,771
Total Middle Western States	14,538,193	5,798,975	696,291	1,436,650	2,856,872	300,435	25,627,416
North Dakota	176,395	65,686	3,637	9,445	11,083	2,045	268,291
South Dakota	185,300	50,194	4,801	24,141	10,583	1,636	276,655
Nebraska	668,414	110,596	16,880	59,730	169,675	8,082	1,033,377
Kansas	652,513	88,924	20,428	167,731	104,866	8,171	1,042,633
Montana	216,977	50,989	3,586	22,137	16,151	2,567	312,407
Wyoming	133,273	35,905	2,668	26,126	13,493	2,239	213,704
Colorado	632,156	175,895	22,627	46,840	80,168	10,464	968,150
New Mexico	177,546	38,122	11,275	47,733	12,574	3,567	290,817
Oklahoma	1,057,208	111,829	30,137	155,542	203,374	22,890	1,580,980
Total Western States	3,899,782	728,140	116,039	559,425	621,967	61,661	5,987,014
Washington	1,112,109	442,845	35,694	119,141	94,994	17,031	1,821,814
Oregon	752,516	350,709	19,723	120,992	40,874	22,726	1,307,540
California	5,469,069	4,074,143	169,917	918,204	449,273	245,806	11,326,412
Idaho	210,203	85,373	4,547	41,941	4,420	2,833	352,317
Utah	182,521	73,605	6,025	35,362	34,099	3,861	335,473
Nevada	83,892	51,768	3,925	16,741	1,240	2,003	159,569
Arizona	253,212	75,837	4,731	37,198	6,367	5,882	383,227
Total Pacific States	8,063,522	5,154,280	244,562	1,292,579	631,267	300,142	15,686,352
Total United States (exclusive of possessions).	54,757,024	19,728,288	2,205,367	5,905,237	9,787,517	1,789,489	94,172,92
Alaska (nonmember banks)	37,806	12,474	17,092	5,636	300	652	73,960
The Territory of Hawaii (nonmember bank)	59,569	82,698	20,927	12,896	2,138	1,689	179,917
Virgin Islands of the United States (nonmember bank).	1,442	2,199	240	823	19	39	4,762
Total possessions (nonmember banks)	98,817	97,371	38,259	19,355	2,457	2,380	258,639
Total United States and possessions	54,855,841	19,825,659	2,243,626	5,924,592	9,789,974	1,791,869	94,431,561
New York City (central Reserve city)	6,761,288	585,872	369,311	98,105	2,035,173	554,521	10,404,270
Chicago (central Reserve city)	3,557,540	862,218	204,887	226,627	1,124,340	52,157	6,027,769
Other Reserve cities	22,760,651	8,173,287	928,013	2,638,815	5,569,264	649,744	40,719,774
Country banks (member banks)	21,677,545	10,106,911	703,156	2,941,690	1,058,740	533,067	37,021,109
Possessions (nonmember banks)	98,817	97,371	38,259	19,355	2,457	2,380	258,639

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2	138,428	63,125	5,450	9,692	4,497	6,763	227,955
New Jersey, District No. 2	936,835	839,981	30,948	123,997	40,235	33,259	2,005,255
Kentucky, District No. 4	194,734	52,629	3,367	16,107	4,811	1,670	273,318
Pennsylvania, District No. 4	2,007,533	735,227	95,416	81,909	216,219	22,433	3,158,737
West Virginia, District No. 4	14,888	9,595	1,023	4,064	1,970	823	32,363
Louisiana, District No. 6	592,070	156,223	18,084	158,485	187,131	9,688	1,121,681
Mississippi, District No. 6	99,641	40,228	3,380	23,461	21,036	1,955	189,701
Tennessee, District No. 6	490,219	196,751	16,496	79,219	171,142	10,894	964,721
Indiana, District No. 7	962,710	393,207	34,174	153,019	109,245	29,501	1,681,856
Illinois, District No. 7	5,474,640	1,907,934	251,230	423,996	1,162,584	84,420	9,304,804
Michigan, District No. 7	1,709,549	837,029	130,651	134,184	185,420	24,221	3,021,054
Wisconsin, District No. 7	754,495	420,372	41,847	49,835	125,873	26,937	1,419,359
Missouri, District No. 10	465,920	76,953	16,647	22,012	284,764	7,488	873,784
New Mexico, District No. 10	91,062	31,205	10,582	35,160	11,283	2,540	181,832
Oklahoma, District No. 10	1,042,008	109,270	29,991	151,740	202,889	22,330	1,558,228

States, Dec. 31, 1951—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
			516	441	373	231,023	Maine.
50			160	251	151	208,487	New Hampshire.
			428	235	392	137,745	Vermont.
400		31,808	6,303	12,682	14,115	3,275,639	Massachusetts.
		293	323	1,264	140	201,173	Rhode Island.
100		159	1,975	3,477	935	916,464	Connecticut.
550		32,260	9,705	18,350	16,106	4,970,531	Total New England States.
2,245	10	74,927	25,796	72,987	708,176	14,099,752	New York.
		41	6,329	6,515	1,660	2,666,730	New Jersey.
3,340		3,469	10,552	29,231	8,206	7,160,032	Pennsylvania.
				1	33	30,957	Delaware.
200		98	739	893	715	770,389	Maryland.
			440	3,018	790	774,123	District of Columbia.
5,785	10	78,535	43,856	112,645	719,580	25,501,983	Total Eastern States.
340		307	2,194	4,452	898	1,281,830	Virginia.
1,400	14		382	1,384	269	551,914	West Virginia.
		489	1,557	1,807	370	554,542	North Carolina.
			738	2,146	813	505,913	South Carolina.
			4,531	4,011	878	1,140,377	Georgia.
300		4	3,069	5,049	834	1,486,131	Florida.
	125	2,516	2,634	3,790	758	1,056,133	Alabama.
	15		259	426	119	237,421	Mississippi.
		8,920	1,187	4,973	874	1,398,787	Louisiana.
		28,871	4,988	20,717	1,892	6,557,775	Texas.
			875	616	239	468,909	Arkansas.
55		159	1,014	1,530	724	724,867	Kentucky.
		204	4,365	4,436	749	1,608,675	Tennessee.
2,095	154	41,470	27,793	55,337	9,417	17,573,274	Total Southern States.
50		467	7,529	13,076	3,324	4,080,523	Ohio.
		79	3,550	4,475	1,178	1,968,551	Indiana.
	65	6,901	13,933	33,487	9,948	10,047,781	Illinois.
		247	14,078	13,951	2,353	3,170,378	Michigan.
		41	1,822	3,769	623	1,579,497	Wisconsin.
		820	9,046	11,573	1,941	2,171,392	Minnesota.
100			832	1,326	207	807,314	Iowa.
		1,365	1,810	4,762	1,246	1,971,954	Missouri.
150	65	9,920	52,600	86,419	20,820	25,797,390	Total Middle Western States.
			602	1,062	78	270,033	North Dakota.
	25		728	1,481	89	278,978	South Dakota.
6,429			715	1,955	350	1,042,826	Nebraska.
50			988	2,206	211	1,046,088	Kansas.
			1,018	1,140	71	314,636	Montana.
			469	416	54	214,643	Wyoming.
411			726	3,320	124	972,731	Colorado.
14			352	176	196	291,555	New Mexico.
		456	1,123	5,260	865	1,588,684	Oklahoma.
6,904	25	456	6,721	17,016	2,038	6,020,174	Total Western States.
	92	191	4,551	5,357	729	1,832,734	Washington.
	20	630	4,248	4,139	3,407	1,319,984	Oregon.
		24,162	26,258	69,359	103,563	11,549,754	California.
			527	1,337	161	354,342	Idaho.
			1,104	1,440	504	338,521	Utah.
			330	907	294	161,100	Nevada.
			3,094	2,110	281	388,712	Arizona.
	112	24,983	40,112	84,649	108,939	15,945,147	Total Pacific States.
15,484	366	187,624	180,787	374,416	876,900	95,808,499	Total United States (exclusive of possessions).
			3	102	1	74,066	Alaska (nonmember banks).
		26	95	781	251	181,070	The Territory of Hawaii (nonmember bank).
			9	27	9	4,807	Virgin Islands of the United States (nonmember bank).
		26	107	910	261	259,943	Total possessions (nonmember banks).
15,484	366	187,650	180,894	375,326	877,161	96,068,442	Total United States and possessions.
		74,412	15,843	66,250	705,798	11,266,573	New York City (central Reserve city).
		6,830	6,452	25,527	7,264	6,073,842	Chicago (central Reserve city).
4,000	157	101,219	88,264	196,348	140,761	41,250,523	Other Reserve cities.
11,484	209	5,163	70,228	86,291	23,077	37,217,561	Country banks (member banks).
		26	107	910	261	259,943	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

100		159	565	708	240	229,727	Connecticut, District No. 2.
		41	5,439	5,580	1,337	2,017,652	New Jersey, District No. 2.
		159	109	484	177	274,247	Kentucky, District No. 4.
		181	4,585	19,542	4,087	3,187,132	Pennsylvania, District No. 4.
			33		19	32,415	West Virginia, District No. 4.
		8,920	865	4,244	767	1,136,477	Louisiana, District No. 6.
	15		247	415	107	190,485	Mississippi, District No. 6.
		30	2,897	2,236	480	970,364	Tennessee, District No. 6.
		79	2,756	4,065	769	1,689,525	Indiana, District No. 7.
	65	6,851	13,324	32,200	9,598	9,366,842	Illinois, District No. 7.
		247	14,030	13,816	2,326	3,051,473	Michigan, District No. 7.
		41	1,530	3,427	583	1,424,940	Wisconsin, District No. 7.
		287	517	1,063	237	875,888	Missouri, District No. 10.
			326	170	188	182,516	New Mexico, District No. 10.
		456	1,098	5,260	839	1,565,881	Oklahoma, District No. 10.

Condition of National Banks, by States, Dec. 31, 1951—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	9,240	9,612	4,713	1,021	24,586	255,609			9,240	9,240
New Hampshire	6,060	9,092	5,652	1,157	21,961	230,448	7		6,053	6,060
Vermont	4,703	5,064	3,624	1,079	14,470	152,215			4,703	4,703
Massachusetts	78,904	140,578	49,365	19,058	287,905	3,563,544	53		78,851	78,904
Rhode Island	4,570	8,615	1,587	49	14,821	215,994			4,570	4,570
Connecticut	22,133	25,113	11,902	3,539	62,687	979,151			22,133	22,133
Total New England States	125,610	198,074	76,843	25,903	426,430	5,396,961	60		125,550	125,610
New York	355,369	566,528	218,322	15,653	1,155,872	15,255,624	1,763	286	353,320	355,369
New Jersey	58,241	82,146	32,615	9,746	182,748	2,849,478	1,295	65	56,881	58,241
Pennsylvania	207,128	412,766	106,712	12,260	738,866	7,898,898		50	207,078	207,128
Delaware	1,260	2,659	797	85	4,801	35,758			1,260	1,260
Maryland	14,220	27,334	9,432	4,153	55,139	825,528			14,220	14,220
District of Columbia	12,700	20,650	7,676	1,230	42,256	816,379			12,700	12,700
Total Eastern States	648,918	1,112,083	375,554	43,127	2,179,682	27,681,665	3,058	401	645,459	648,918
Virginia	29,281	42,871	18,967	4,975	96,094	1,377,924			29,281	29,281
West Virginia	12,985	22,053	6,887	2,280	44,205	596,119			12,985	12,985
North Carolina	9,625	19,137	5,823	1,860	36,445	590,987			9,625	9,625
South Carolina	8,137	12,027	4,403	1,299	25,866	531,779			8,137	8,137
Georgia	21,173	28,638	7,862	8,633	66,306	1,206,683			21,173	21,173
Florida	31,375	44,477	13,195	7,042	96,089	1,582,220			31,375	31,375
Alabama	21,590	31,724	13,757	4,103	71,174	1,127,307			21,590	21,590
Mississippi	4,583	9,199	218	298	14,298	251,719	138		4,445	4,583
Louisiana	19,588	36,346	14,550	625	71,109	1,469,896			19,588	19,588
Texas	148,030	158,837	65,702	21,492	394,061	6,951,836	200		147,830	148,030
Arkansas	10,480	13,679	7,564	1,513	33,236	502,145		150	10,330	10,480
Kentucky	15,080	23,871	8,767	1,571	49,289	774,156			15,080	15,080
Tennessee	31,701	49,173	16,785	3,704	101,363	1,710,038	100		31,601	31,701
Total Southern States	363,628	492,032	184,480	59,395	1,099,535	18,672,809	438	150	363,040	363,628
Ohio	89,536	124,796	42,810	4,668	261,810	4,342,333			89,536	89,536
Indiana	33,755	54,376	24,824	5,484	118,439	2,086,990	55		33,700	33,755
Illinois	231,557	283,006	86,649	51,064	652,276	10,700,057	1,519	15	230,023	231,557
Michigan	45,945	83,779	26,984	6,470	163,178	3,333,556	1,000		44,945	45,945
Wisconsin	28,655	42,761	21,467	4,612	97,495	1,676,992	50		28,605	28,655
Minnesota	38,631	73,472	21,958	11,997	146,058	2,317,450	1,075	25	37,531	38,631
Iowa	14,448	22,415	12,365	2,919	52,147	859,461			14,448	14,448
Missouri	42,008	48,573	23,806	3,479	117,866	2,089,820			42,008	42,008
Total Middle Western States	524,535	733,178	260,863	90,693	1,609,269	27,406,659	3,699	40	520,796	524,535
North Dakota	4,605	6,129	3,111	918	14,763	284,796			4,605	4,605
South Dakota	4,593	7,031	2,663	901	15,188	294,166			4,593	4,593
Nebraska	21,245	22,316	14,306	4,832	62,699	1,105,525			21,245	21,245
Kansas	20,120	23,912	15,229	1,619	60,880	1,106,968			20,120	20,120
Montana	5,195	5,695	2,577	314	13,781	328,417			5,195	5,195
Wyoming	2,510	5,515	2,730	540	11,295	225,938			2,510	2,510
Colorado	16,230	27,738	13,119	3,879	60,966	1,033,697			16,230	16,230
New Mexico	6,440	5,970	792	3,422	16,624	308,179			6,440	6,440
Oklahoma	32,488	41,691	30,537	5,179	109,895	1,698,579			32,488	32,488
Total Western States	113,426	145,997	85,064	21,604	366,091	6,386,265			113,426	113,426
Washington	32,450	44,960	22,245	12,848	112,503	1,945,237			32,450	32,450
Oregon	22,620	33,920	26,939	260	83,739	1,403,723			22,620	22,620
California	247,523	286,462	162,418	10,417	706,820	12,256,574	600		246,923	247,523
Idaho	6,800	7,795	3,575	553	18,723	373,065			6,800	6,800
Utah	5,200	5,829	5,656	1,169	17,854	356,375			5,200	5,200
Nevada	1,885	3,650	4,200	40	9,775	170,875			1,885	1,885
Arizona	7,475	12,200	3,131		22,806	411,518			7,475	7,475
Total Pacific States	323,953	394,816	228,164	25,287	972,220	16,917,367	600		323,353	323,953
Total United States (exclusive of possessions)	2,100,070	3,076,180	1,210,968	266,009	6,653,227	102,461,726	7,855	591	2,091,624	2,100,070
Alaska (nonmember banks)	1,125	1,215	636	433	3,409	77,475			1,125	1,125
The Territory of Hawaii (nonmember bank)	4,000	6,000	888	2,176	13,064	194,134			4,000	4,000
Virgin Islands of the United States (nonmember bank)	150	100	46	122	418	5,225	100		50	150
Total possessions (nonmember banks)	5,275	7,315	1,570	2,731	16,891	276,834	100		5,175	5,275
Total United States and possessions	2,105,345	3,083,495	1,212,538	268,740	6,670,118	102,738,560	7,955	591	2,096,799	2,105,345
New York City (central Reserve city)	282,234	465,016	168,856	3,464	919,550	12,186,123			282,234	282,234
Chicago (central Reserve city)	167,450	197,475	43,033	31,964	439,922	6,513,764	1,500		165,950	167,450
Other Reserve cities	822,203	1,249,295	472,726	91,560	2,635,784	43,886,307	1,400		820,803	822,203
Country banks (member banks)	828,183	1,164,394	526,373	139,021	2,657,971	39,875,532	4,955	591	822,637	828,183
Possessions (nonmember banks)	5,275	7,315	1,570	2,731	16,891	276,834	100		5,175	5,275

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	5,208	5,874	1,954	299	13,335	243,062			5,208	5,208
New Jersey, District No. 2	42,841	59,378	24,658	7,164	134,041	2,151,693	1,227	30	41,584	42,841
Kentucky, District No. 4	6,950	10,626	4,293	889	22,758	297,005			6,950	6,950
Pennsylvania, District No. 4	98,120	202,654	34,805	2,909	338,488	3,525,620			98,120	98,120
West Virginia, District No. 4	1,140	1,975	587	190	3,892	36,307			1,140	1,140
Louisiana, District No. 6	15,263	29,933	12,833	592	58,621	1,195,098			15,263	15,263
Mississippi, District No. 6	3,553	7,319	154	130	11,156	201,641	138		3,415	3,553
Tennessee, District No. 6	20,815	28,669	9,835	2,133	61,452	1,031,816	100		20,715	20,815
Indiana, District No. 7	27,410	45,490	21,206	4,488	98,594	1,788,119	55		27,355	27,410
Illinois, District No. 7	219,195	264,443	75,633	46,740	606,011	9,972,853	1,519	15	217,661	219,195
Michigan, District No. 7	42,957	79,461	21,982	5,798	153,198	3,204,671	1,000		41,957	42,957
Wisconsin, District No. 7	25,250	38,037	19,779	4,125	87,191	1,512,131	50		25,200	25,250
Missouri, District No. 10	14,265	17,948	10,162	1,955	44,330	920,218			14,265	14,265
New Mexico, District No. 10	4,500	4,105	193	2,484	11,282	193,798			4,500	4,500
Oklahoma, District No. 10	31,938	41,008	30,164	4,700	107,810	1,673,691			31,938	31,938

Loans and Discounts of National Banks, by States, Dec. 31, 1951

[In thousands of dollars]

Location	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans: Secured by farm land (including improvements)	Real-estate loans: Secured by residential properties (other than farm)	Real-estate loans: Secured by other properties	Consumer loans to individuals (exclusive of single-payment loans of $3,000 and over)	Other loans to individuals (single-payment loans of $3,000 and over)	Loans to banks	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
Maine	32,658	98	4,408	63	898	1,736	17,676	6,341	14,111	5,425	20	2,612	4	86,050	1,150	84,900
New Hampshire	30,854		2,261	10	1,385	1,446	15,555	3,710	14,079	4,956		1,635	17	75,908	599	75,309
Vermont	10,764		4,654		1,719	3,192	13,704	4,054	13,989	1,761	13	1,030	4	54,884	592	54,292
Massachusetts	789,423		4,202	12,567	12,351	1,515	106,298	53,937	119,201	91,086	5,049	29,788	239	1,225,656	24,413	1,201,243
Rhode Island	32,287		46	96	1,139	163	20,392	6,024	6,380	9,448		29	34	76,038	937	75,101
Connecticut	99,269		2,135	288	3,489	1,240	58,838	13,831	50,092	15,719		6,429	55	251,385	4,783	246,602
Total New England States	995,255	98	17,706	13,024	20,981	9,292	232,463	87,897	217,852	128,395	5,082	41,523	353	1,769,921	32,474	1,737,447
New York	3,349,534	75	41,231	517,722	95,715	18,828	379,096	81,955	531,948	176,210	44,670	190,504	1,666	5,429,154	97,605	5,331,549
New Jersey	192,029	84	8,291	1,071	7,983	6,302	343,343	43,715	138,462	56,906		11,867	102	810,155	9,900	800,255
Pennsylvania	1,335,319	375	46,822	9,330	29,538	38,169	500,866	129,798	279,460	78,232	290	46,501	522	2,495,222	46,908	2,448,314
Delaware	2,442	34	1,002		81	1,244	4,913	686	877	69		244	2	11,594	9	11,585
Maryland	68,972	136	4,676	4,278	33,725	7,411	32,821	13,373	15,347	9,277	450	9,267	29	199,762	1,161	198,601
District of Columbia	89,148		8	1,503	3,258	127	44,719	16,246	25,926	15,798		4,374	85	201,192	2,061	199,131
Total Eastern States	5,037,444	704	102,030	533,904	170,300	72,081	1,305,758	285,773	992,020	336,492	45,410	262,757	2,406	9,147,079	157,644	8,989,435
Virginia	140,472	146	19,000	1,754	6,585	14,246	100,013	28,361	77,738	36,516	830	22,949	79	448,689	4,234	444,455
West Virginia	29,934		2,472		1,403	3,730	50,607	11,939	35,245	14,317		1,579	33	151,259	2,197	149,062
North Carolina	85,340	249	5,036	1,277	8,116	3,001	12,038	7,311	35,820	18,987	60	2,859	42	180,136	2,404	177,732
South Carolina	60,684	3,826	2,287	586	2,714	1,912	12,697	10,504	26,478	12,079		4,300	37	138,104	1,659	136,445
Georgia	197,291	1,803	9,865	3,041	8,487	4,392	30,228	13,231	85,530	31,478	1,458	14,383	302	401,489	4,498	396,991
Florida	173,167		7,488	1,703	16,666	2,244	28,674	19,493	71,763	26,944	495	10,124	62	358,823	2,969	355,854
Alabama	130,275	3,152	15,941	4,020	3,412	5,375	37,455	12,805	68,951	25,000	215	16,051	103	322,755	6,536	316,219
Mississippi	25,400	413	3,564	383	890	1,877	7,248	4,084	12,884	3,752		2,315	58	62,868	1,102	61,766
Louisiana	199,148	993	8,690	2,757	3,749	3,004	23,261	18,378	40,846	22,350	329	13,703	734	337,942	4,065	333,877
Texas	1,254,837	18,036	178,793	10,795	65,774	19,859	104,625	68,782	326,642	128,341	640	48,154	3,383	2,228,661	24,484	2,204,177
Arkansas	42,474	960	13,656	1,154	481	4,001	12,138	6,446	26,791	9,470		1,427	46	119,044	710	118,334
Kentucky	63,132	174	21,785	755	1,781	10,586	32,483	11,732	36,293	22,504	40	3,689	107	205,061	2,919	202,142
Tennessee	351,973	827	17,728	3,113	16,023	7,759	34,337	21,775	105,398	39,654	54	14,871	479	613,991	9,336	604,655
Total Southern States	2,754,127	30,579	306,305	31,338	136,081	81,986	485,804	234,841	950,379	391,392	4,121	156,404	5,465	5,568,822	67,113	5,501,709
Ohio	470,473	3,133	30,210	13,286	12,759	33,393	283,317	65,432	199,349	81,227	427	39,245	737	1,232,988	17,201	1,215,787
Indiana	170,272	1,276	20,472	1,453	6,227	14,318	141,025	29,191	78,673	28,038	5	6,962	106	498,018	6,178	491,840
Illinois	1,937,491	2,534	110,299	70,368	73,028	19,519	292,797	67,789	281,125	105,881	398	86,661	1,863	3,049,753	54,215	2,995,538
Michigan	313,156	574	8,520	10,426	6,835	6,609	258,824	53,126	188,309	40,456		20,143	629	907,607	11,515	896,092
Wisconsin	193,424	10	10,986	479	3,097	7,553	102,388	19,166	39,418	16,789	3	15,898	155	409,366	8,748	400,618
Minnesota	322,707	6,356	48,875	2,491	9,011	9,865	155,591	26,688	127,423	21,118	6	35,443	481	766,055	8,630	757,425
Iowa	75,849	2,560	68,684	375	1,518	8,869	46,059	9,798	28,211	8,341	3	5,183	127	255,577	3,810	251,767
Missouri	304,171	1,749	54,935	6,597	14,785	5,446	122,892	21,499	63,478	52,439	50	23,756	618	672,415	4,794	667,621
Total Middle Western States	3,787,543	18,192	352,981	105,475	127,260	105,572	1,402,893	292,689	1,005,986	354,289	892	233,291	4,716	7,791,779	115,091	7,676,688
North Dakota	12,593	16,577	12,272		906	1,389	14,984	3,319	13,323	1,454		813	46	77,676	1,327	76,349
South Dakota	18,717	4,909	26,134	5	386	1,686	19,847	3,166	16,237	1,733		1,073	111	94,004	2,403	91,601
Nebraska	111,052	6,273	119,664	536	5,933	4,757	18,563	8,529	29,925	14,050	330	11,790	194	331,596	3,929	327,667
Kansas	94,665	13,254	81,888	1,957	2,283	7,247	23,312	5,657	37,038	10,925	328	4,010	174	282,738	1,698	281,040
Montana	15,907	6,431	13,083		159	870	14,979	2,172	19,119	1,655		502	57	74,934	1,067	73,867
Wyoming	15,019	419	15,582		350	912	11,403	3,258	8,448	1,432		247	53	57,123	456	56,667
Colorado	90,447	4,282	97,839	991	705	3,718	32,220	14,546	33,368	17,882		6,312	155	302,465	1,989	300,476
New Mexico	28,984	1,141	15,318		1,517	1,237	12,494	3,886	14,552	1,857		957	38	81,981	935	81,046
Oklahoma	219,560	4,885	54,034	1,254	2,092	7,363	29,049	17,389	67,553	16,370	208	13,059	174	432,990	3,829	429,161
Total Western States	606,944	58,171	435,814	4,743	14,331	29,179	176,851	61,922	239,563	67,358	866	38,763	1,002	1,735,507	17,633	1,717,874
Washington	311,611	2,057	24,624	1,244	2,353	10,267	138,429	31,476	126,786	9,811		15,481	706	674,845	9,639	665,206
Oregon	204,534	274	26,362	236	2,527	8,100	133,801	25,122	96,862	13,815		3,257	734	515,624	4,002	511,622
California	1,850,779	218	231,577	13,695	16,947	60,968	1,840,505	201,578	684,136	76,111	8,901	113,296	7,512	5,106,223	62,297	5,043,926
Idaho	30,858	2,105	20,810	20	105	2,501	41,129	8,521	17,945	1,280		3,032	146	128,452	1,556	126,896
Utah	34,861	608	9,634	814	1,702	1,310	29,543	5,021	26,139	4,735		4,231	353	118,951	1,177	117,774
Nevada	6,948		4,113		290	770	21,601	4,449	10,029	1,286		143	90	49,719	151	49,568
Arizona	47,658	124	39,453	159	249	1,369	49,529	1,160	37,821	2,014		168	143	179,847	890	178,957
Total Pacific States	2,487,249	5,386	356,573	16,168	24,173	85,285	2,254,537	277,327	999,718	109,052	8,901	139,608	9,684	6,773,661	79,712	6,693,949
Total United States (exclusive of possessions)	15,668,562	113,130	1,571,409	704,652	493,126	383,395	5,858,306	1,240,449	4,405,518	1,386,978	65,272	872,346	23,626	32,786,769	469,667	32,317,102
Alaska (nonmember banks)	5,108				23	1	4,912	2,225	3,281	81		9	24	15,664	522	15,142
The Territory of Hawaii (nonmember bank)	15,369		5,613		8,319	1,236	44,214	5,306	6,098	209		3,725	12	90,101	150	89,951
Virgin Islands of the United States (nonmember bank)	216		18		6	122	785	152	256	24			3	1,582		1,582
Total possessions (nonmember banks)	20,693		5,631		8,348	1,359	49,911	7,683	9,635	314		3,734	39	107,347	672	106,675
Total United States and possessions	15,689,255	113,130	1,577,040	704,652	501,474	384,754	5,908,217	1,248,132	4,415,153	1,387,292	65,272	876,080	23,665	32,894,116	470,339	32,423,777
New York City (central Reserve city)	3,056,481		17	511,046	88,536		77,016	10,152	316,640	115,618	44,666	156,755	1,402	4,378,329	82,579	4,295,750
Chicago (central Reserve city)	1,674,661	318	14,246	69,668	58,196	705	43,259	20,548	90,680	45,569	65	73,247	1,351	2,092,513	38,732	2,053,781
Other Reserve cities	7,884,848	13,300	457,146	108,145	229,539	76,694	2,809,633	523,059	1,856,281	632,089	18,252	420,558	14,989	15,044,533	212,737	14,831,796
Country banks (member banks)	3,052,572	99,512	1,100,000	15,793	116,855	305,996	2,928,398	686,690	2,141,917	593,702	2,289	221,786	5,884	11,271,394	135,619	11,135,775
Possessions (nonmember banks)	20,693		5,631		8,348	1,359	49,911	7,683	9,635	314		3,734	39	107,347	672	106,675

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	14,595		106		947	329	29,987	3,225	12,902	3,403		313	10	65,817	801	65,016
New Jersey, District No. 2	147,446		4,978	1,063	7,586	4,094	287,120	29,952	107,496	49,963		9,861	85	649,644	6,715	642,929
Kentucky, District No. 4	17,740		9,859	222	900	5,976	16,676	5,541	14,711	9,826		1,016	42	82,509	718	81,791
Pennsylvania, District No. 4	705,357	8	5,723	6,826	18,456	8,064	176,136	44,686	96,316	35,125		13,763	54	1,110,514	27,169	1,083,345
West Virginia, District No. 4	1,638		183		801	391	4,995	539	2,242	455		19		11,263	15	11,248
Louisiana, District No. 6	165,824	540	4,544	2,673	2,376	1,366	17,672	15,640	30,145	19,347	329	12,167	703	273,326	3,651	269,675
Mississippi, District No. 6	22,192	285	1,484	383	694	1,414	5,938	3,650	10,127	3,017		2,000	44	51,228	977	50,251
Tennessee, District No. 6	139,262	106	10,545	2,114	12,963	5,542	21,935	10,890	75,999	18,327	54	12,336	215	310,288	6,084	304,204
Indiana, District No. 7	144,508	808	17,105	1,453	5,351	10,293	119,526	23,641	59,691	24,284	5	6,233	100	412,998	5,397	407,601
Illinois, District No. 7	1,886,027	2,091	86,888	70,316	65,940	13,077	251,906	61,038	255,158	98,460	398	84,083	1,772	2,877,154	51,976	2,825,178
Michigan, District No. 7	304,844	574	7,472	10,426	6,160	5,710	243,748	50,131	182,809	39,448		19,567	623	871,512	11,133	860,379
Wisconsin, District No. 7	184,105	1	7,024	479	2,532	5,858	89,099	16,202	31,478	15,102	3	15,461	142	367,486	8,106	359,380
Missouri, District No. 10	113,862	1,208	41,138	1,918	6,986	2,088	17,786	8,656	21,726	22,242	50	5,586	155	243,401	2,035	241,366
New Mexico, District No. 10	20,652	50	5,653		1,461	761	10,222	3,436	9,639	1,161		778	23	53,836	531	53,305
Oklahoma, District No. 10	218,458	4,797	51,527	1,254	2,078	7,079	28,331	17,148	66,033	16,013	208	13,023	160	426,109	3,790	422,319

U. S. Government Obligations Held by National Banks, by States, Dec. 31, 1951

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									
	Direct obligations								Federal Housing Administration debentures	Total
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. nonmarketable bonds (savings series F, G; investment series A-1965, B-1975-80; and depositary bonds)	Other U. S. bonds maturing in 5 years or less	Other U. S. bonds maturing in 5 to 10 years	Other U. S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total	
Maine	8,084	2,811	13,544	8,270	33,190	11,881	7,222	3,419	88,421	30	88,451
New Hampshire	13,083	7,108	13,894	4,089	21,905	6,468	2,390	4,439	73,376	41	73,417
Vermont	6,719	5,863	8,598	7,229	13,865	3,965	2,042	2,001	50,282	18	50,300
Massachusetts	242,199	135,891	127,527	34,573	312,851	156,194	139,464	34,774	1,183,473	59	1,183,532
Rhode Island	8,565	3,158	29,599	1,325	29,314	8,514	6,027	125	86,627		86,627
Connecticut	55,669	31,847	61,023	14,970	120,167	45,713	15,859	9,650	354,898	12	354,910
Total New England States	334,319	186,678	254,185	70,456	531,292	232,735	173,004	54,408	1,837,077	160	1,837,237
New York	594,201	248,243	787,794	124,380	1,598,355	659,333	105,356	128,165	4,245,827	845	4,246,672
New Jersey	81,793	63,735	212,777	65,669	334,501	166,673	53,866	177,364	1,156,378	323	1,156,701
Pennsylvania	194,612	191,760	420,780	159,817	802,775	397,286	327,616	255,936	2,750,582	56	2,750,638
Delaware	1,790	1,848	644	1,691	5,250	752	849	761	13,585		13,585
Maryland	28,311	28,360	24,095	17,043	129,982	69,767	36,803	5,053	339,414	3	339,417
District of Columbia	109,529	35,956	77,922	10,679	94,358	24,977	2,352	4,019	359,792		359,792
Total Eastern States	1,010,236	569,902	1,524,012	379,279	2,965,221	1,318,788	526,842	571,298	8,865,578	1,227	8,866,805
Virginia	77,935	60,975	73,776	39,448	154,712	43,230	17,121	18,340	485,537	17	485,554
West Virginia	21,588	30,767	50,974	16,470	85,911	16,918	7,994	15,333	245,955		245,955
North Carolina	41,095	31,817	25,057	9,353	58,976	8,394	10,793	3,965	189,450	8	189,458
South Carolina	34,911	34,295	24,295	10,828	87,862	7,420	1,094	2,634	203,339		203,339
Georgia	60,479	77,804	67,559	13,279	122,298	9,210	2,220	7,187	360,036		360,036
Florida	53,765	64,369	157,970	18,562	210,811	35,428	10,313	91,439	642,657	7	642,664
Alabama	47,671	61,553	74,728	11,981	130,651	27,114	9,683	4,473	367,854	2	367,856
Mississippi	10,578	9,750	15,344	4,893	32,194	2,590	1,314	2,315	78,978		78,978
Louisiana	90,068	175,363	89,484	7,900	123,812	23,158	19,165	32,428	561,378		561,378
Texas	404,819	320,800	351,331	49,209	622,058	120,082	36,187	65,586	1,970,072	3	1,970,075
Arkansas	22,158	37,307	38,726	9,868	49,798	11,209	2,908	4,144	176,118		176,118
Kentucky	32,596	62,812	58,273	12,677	90,009	21,921	11,203	6,142	295,633	4	295,637
Tennessee	42,295	90,736	135,772	17,846	148,063	45,346	20,664	4,308	505,030	6	505,036
Total Southern States	939,958	1,058,348	1,163,289	222,314	1,917,155	372,020	150,659	258,294	6,082,037	47	6,082,084
Ohio	235,873	271,865	356,233	54,179	566,808	146,636	48,540	56,578	1,736,712	16	1,736,728
Indiana	73,815	137,757	178,447	35,559	307,554	94,062	43,663	25,418	896,275	22	896,297
Illinois	441,806	518,215	862,169	115,164	1,280,785	513,862	365,862	75,883	4,173,746	7	4,173,753
Michigan	148,522	175,792	248,265	30,380	545,353	256,228	17,956	30,155	1,452,651	27	1,452,678
Wisconsin	56,922	83,838	220,326	41,931	199,474	74,467	6,824	30,717	714,499	13	714,512
Minnesota	81,298	76,005	139,040	52,189	251,271	86,122	26,372	16,898	729,195		729,195
Iowa	18,964	37,055	75,820	28,928	98,120	15,277	4,444	2,122	280,730		280,730
Missouri	150,815	126,715	118,534	16,255	194,770	56,494	5,944	5,826	675,353	102	675,455
Total Middle Western States	1,208,015	1,427,242	2,198,834	374,585	3,444,135	1,243,148	519,605	243,597	10,659,161	187	10,659,348
North Dakota	10,622	18,646	29,723	12,770	44,894	9,901	866	541	127,963	7	127,970
South Dakota	16,904	12,906	29,643	8,998	32,640	8,879	512	768	111,250	4	111,254
Nebraska	28,936	51,938	75,615	21,654	109,748	39,690	26,035	15,235	368,851	3	368,854
Kansas	72,963	94,618	65,778	23,642	100,752	16,236	4,455	11,733	390,177	95	390,272
Montana	17,323	35,760	32,749	9,115	40,346	10,568	1,226	261	147,348		147,348
Wyoming	22,405	15,809	17,711	4,639	26,445	4,136	1,290	778	93,213		93,213
Colorado	98,940	67,354	75,467	16,176	87,355	26,811	15,067	5,814	392,984		392,984
New Mexico	26,172	26,521	25,212	5,057	19,020	6,607	1,498	1,417	111,504		111,504
Oklahoma	118,568	109,673	111,564	23,285	133,764	27,040	30,356	8,905	563,155	19	563,174
Total Western States	412,833	433,225	463,462	125,336	594,964	149,868	81,305	45,452	2,306,445	128	2,306,573
Washington	61,303	17,152	64,621	14,703	216,801	128,819	53,230	18,606	575,235		575,235
Oregon	76,293	7,304	83,632	4,741	84,033	72,056	37,334	89,321	454,714		454,714
California	352,060	401,111	862,315	62,160	1,616,251	217,930	128,918	153,195	3,793,940	7,040	3,800,980
Idaho	24,244	4,611	25,583	3,998	59,801	14,038	14,137	12,663	159,075	499	159,574
Utah	37,676	30,756	10,032	4,418	27,125	6,094	11,659	4,407	132,167	333	132,500
Nevada	12,098	4,934	12,882	3,160	36,457	5,472	4,238	1,487	80,728		80,728
Arizona	23,807	6,123	10,483	3,088	45,059	7,670	8,254	3,195	107,679	35	107,714
Total Pacific States	587,481	471,991	1,069,548	96,268	2,085,527	452,079	257,770	282,874	5,303,538	7,907	5,311,445
Total United States (exclusive of possessions)	4,492,842	4,147,386	6,673,330	1,268,238	11,538,294	3,768,638	1,709,185	1,455,923	35,053,836	9,656	35,063,492
Alaska (nonmember banks)	3,187	7,679	3,524	13,204	4,850	735	911	1,387	35,477		35,477
The Territory of Hawaii (nonmember bank)			21,921	7,150	19,642	4,103	1,875		54,691		54,691
Virgin Islands of the United States (nonmember bank)	100	1,296	448	260	318	51	50	160	2,683		2,683
Total possessions (nonmember banks)	3,287	8,975	25,893	20,614	24,810	4,889	2,836	1,547	92,851		92,851
Total United States and possessions	4,496,129	4,156,361	6,699,223	1,288,852	11,563,104	3,773,527	1,712,021	1,457,470	35,146,687	9,656	35,156,343
New York City (central Reserve city)	491,368	189,685	639,504	40,750	1,168,853	516,376	51,312	33,158	3,131,006		3,131,006
Chicago (central Reserve city)	294,378	278,719	453,643	12,026	515,729	356,310	332,427	35,364	2,278,596		2,278,596
Other Reserve cities	1,967,000	1,773,493	2,607,574	188,793	4,816,164	1,493,694	770,737	571,503	14,188,958	7,468	14,196,426
Country banks (member banks)	1,740,096	1,905,489	2,972,609	1,026,669	5,037,548	1,402,258	554,709	815,898	15,455,276	2,188	15,457,464
Possessions (nonmember banks)	3,287	8,975	25,893	20,614	24,810	4,889	2,836	1,547	92,851		92,851

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11,459	8,922	24,240	3,476	27,328	5,079	5,483	2,480	88,467	12	88,479
New Jersey, District No. 2	46,019	37,136	146,403	44,183	235,457	131,951	44,017	149,355	834,521	281	834,802
Kentucky, District No. 4	8,121	14,423	22,278	7,671	38,685	6,326	6,115	3,691	107,310		107,310
Pennsylvania, District No. 4	108,706	97,258	199,033	46,378	348,002	153,891	169,586	128,961	1,251,815	4	1,251,819
West Virginia, District No. 4	2,038	1,748	1,406	2,423	3,888	427	1,297	650	13,877		13,877
Louisiana, District No. 6	53,314	142,763	73,727	6,253	115,726	20,606	19,093	32,362	463,844		463,844
Mississippi, District No. 6	8,689	7,141	10,975	4,111	25,299	2,312	1,228	2,283	62,038		62,038
Tennessee, District No. 6	33,745	68,778	111,562	13,137	85,553	30,951	7,172	2,472	353,370	6	353,376
Indiana, District No. 7	62,191	108,659	155,699	29,375	270,363	83,882	42,159	23,058	775,386	1	775,387
Illinois, District No. 7	421,583	474,077	805,910	88,758	1,168,707	493,576	355,887	60,862	3,869,360	7	3,869,367
Michigan, District No. 7	144,417	170,943	239,764	20,826	522,220	252,694	16,971	29,095	1,396,930	15	1,396,945
Wisconsin, District No. 7	49,802	78,249	205,629	33,622	165,649	71,796	5,359	30,046	640,152	13	640,165
Missouri, District No. 10	84,986	64,057	58,047	5,216	90,900	10,080	522	1,294	315,102	5	315,107
New Mexico, District No. 10	19,822	13,898	15,709	3,643	14,121	4,610	1,073	739	73,615		73,615
Oklahoma, District No. 10	118,068	108,391	109,847	23,075	131,794	26,998	30,300	8,766	557,239	19	557,258

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Dec. 31, 1951

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine	10,893	14,652	14	34	6,957	24,038	56,588
New Hampshire	15,052	16,169	3	8	7,436	26,296	64,964
Vermont	5,627	9,781	15	20	3,027	15,631	34,101
Massachusetts	282,456	91,810	2,416	2,651	57,808	481,794	918,935
Rhode Island	8,256	6,425		11	5,468	22,408	42,568
Connecticut	58,675	81,677	250	28	25,403	95,345	261,378
Total New England States	380,959	220,514	2,698	2,752	106,099	665,512	1,378,534
New York	1,238,463	150,457	56	7,528	120,730	2,218,849	3,736,083
New Jersey	84,680	139,681	369	4	64,697	264,875	554,306
Pennsylvania	393,085	364,580	513	1,033	143,573	899,237	1,802,021
Delaware	597	1,746	23		949	3,916	7,231
Maryland	44,903	63,684	1	32	15,651	101,357	225,628
District of Columbia	42,343	34,249		49	17,729	125,166	219,536
Total Eastern States	1,804,071	754,397	962	8,646	363,329	3,613,400	6,544,805
Virginia	79,876	94,120	291	25	31,499	146,195	352,006
West Virginia	21,838	56,642	20		14,999	69,372	162,871
North Carolina	29,887	59,069	100		15,408	69,484	173,948
South Carolina	31,994	50,600	217	1	14,455	59,614	156,881
Georgia	125,686	70,335	218		19,214	152,367	367,820
Florida	87,913	159,517	215	31	31,439	171,580	450,695
Alabama	40,463	104,459	409	139	24,266	151,606	321,342
Mississippi	6,368	36,187			6,043	26,288	74,886
Louisiana	117,778	110,789	477	14	20,139	217,950	467,147
Texas	367,647	1,022,729	4,931	1,604	88,583	856,463	2,341,957
Arkansas	20,476	63,533	15		9,172	60,664	153,860
Kentucky	22,821	103,848	10		16,956	89,483	233,118
Tennessee	101,551	146,805	82	1	28,538	199,600	476,577
Total Southern States	1,054,298	2,078,633	6,985	1,815	320,711	2,270,666	5,733,108
Ohio	257,395	212,283	281	418	73,141	509,268	1,052,786
Indiana	92,485	185,541		10	45,040	232,581	555,657
Illinois	622,318	427,825	987	2,092	97,605	1,607,314	2,758,141
Michigan	196,296	119,726	712	718	55,677	372,776	745,905
Wisconsin	99,166	111,151		35	22,809	190,472	423,633
Minnesota	198,277	137,540	398	471	22,794	275,448	634,928
Iowa	35,454	77,363	212		12,378	103,959	229,366
Missouri	168,949	136,353	452	80	20,775	293,243	619,852
Total Middle Western States	1,670,340	1,407,782	3,042	3,824	350,219	3,585,061	7,020,268
North Dakota	4,517	23,605	4	25	3,724	30,566	62,442
South Dakota	5,601	26,771			4,107	33,555	70,034
Nebraska	62,698	90,872	270		10,718	150,835	315,393
Kansas	28,286	148,678	150		12,540	152,189	341,843
Montana	7,697	32,787	33	54	5,327	40,612	86,510
Wyoming	5,358	31,296			4,156	23,213	64,023
Colorado	54,095	87,217	199	12	13,097	138,012	292,632
New Mexico	5,857	58,185	150		5,882	32,907	102,981
Oklahoma	64,960	279,728	712		20,673	191,975	558,048
Total Western States	239,069	779,140	1,518	91	80,224	793,864	1,893,906
Washington	143,480	80,029	674	509	31,845	251,833	508,370
Oregon	70,332	32,714	691	331	15,702	183,525	303,295
California	650,841	240,044	3,568	5,000	107,035	1,277,680	2,284,168
Idaho	11,371	18,435			5,535	38,575	73,916
Utah	15,907	12,298			3,853	58,851	90,909
Nevada	3,293	3,654			3,206	17,441	27,594
Arizona	21,691	24,234		207	9,890	36,409	92,431
Total Pacific States	916,915	411,408	4,933	6,047	177,066	1,864,314	3,380,683
Total United States (exclusive of possessions)	6,065,652	5,651,874	20,138	23,175	1,397,648	12,792,817	25,951,304
Alaska (nonmember banks)	2,353	492		12	5,276	[1] 16,217	24,350
The Territory of Hawaii (nonmember bank)	7,732	620	25	14	15,269	[1] 11,938	35,598
Virgin Islands of the United States (nonmember bank)		72		3	371	[1] 460	906
Total possessions (nonmember banks)	10,085	1,184	25	29	20,916	[1] 28,615	60,854
Total United States and possessions	6,075,737	5,653,058	20,163	23,204	1,418,564	12,821,432	26,012,158
New York City (central Reserve city)	1,155,251	6,428		7,361	50,949	1,912,727	3,132,716
Chicago (central Reserve city)	501,878	117,498	937	2,082	27,249	1,144,485	1,794,129
Other Reserve cities	3,411,828	1,843,328	13,260	12,395	445,832	5,686,571	11,413,214
Country banks (member banks)	996,695	3,684,620	5,941	1,337	873,618	4,049,034	9,611,245
Possessions (nonmember banks)	10,085	1,184	25	29	20,916	[1] 28,615	60,854
States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified							
Connecticut, District No. 2	8,188	16,629		9	7,412	26,671	58,909
New Jersey, District No. 2	71,649	96,377	316	4	46,256	201,279	415,881
Kentucky, District No. 4	3,968	50,738	10		7,650	27,944	90,310
Pennsylvania, District No. 4	204,685	113,265	127	558	53,842	434,713	807,190
West Virginia, District No. 4	1,682	2,509	10		966	3,563	8,730
Louisiana, District No. 6	103,364	72,617	477	14	15,037	183,109	374,618
Mississippi, District No. 6	5,781	28,272			4,684	20,379	59,116
Tennessee, District No. 6	51,013	101,202	10		20,448	129,053	301,726
Indiana, District No. 7	83,703	157,011		10	37,970	200,888	479,582
Illinois, District No. 7	595,302	366,367	987	2,092	85,953	1,528,746	2,579,447
Michigan, District No. 7	194,947	111,247	613	718	53,224	361,484	722,233
Wisconsin, District No. 7	96,847	95,120		35	19,931	174,646	386,579
Missouri, District No. 10	92,430	84,487	127	60	8,159	128,886	314,149
New Mexico, District No. 10	4,922	29,549	150		3,499	19,512	57,632
Oklahoma, District No. 10	64,720	273,993	687		19,942	189,530	548,872

[1] Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc.[1]	Total
Maine	126,938	3,949	10,197	5,827	2	2,861	149,774
New Hampshire	128,747	4,872	16,232	8,897		6,129	164,877
Vermont	60,947	1,621	5,093	1,210		1,743	70,614
Massachusetts	2,069,462	76,077	203,254	313,601	28,214	67,499	2,758,107
Rhode Island	109,796	4,360	12,872	3,844	31	6,168	137,071
Connecticut	616,531	20,272	34,313	23,553	26	36,002	730,697
Total New England States	3,112,421	111,151	281,961	356,932	28,273	120,402	4,011,140
New York	8,186,086	375,531	298,283	1,353,877	524,694	598,409	11,336,880
New Jersey	1,282,205	40,545	167,025	41,964	182	41,797	1,573,718
Pennsylvania	4,133,045	175,409	175,107	539,190	12,073	70,888	5,105,712
Delaware	18,387	351	141			472	19,351
Maryland	452,053	15,713	54,421	81,708	246	2,993	607,134
District of Columbia	569,635	11,545	136	53,748	4,580	23,058	662,702
Total Eastern States	14,641,411	619,094	695,113	2,070,487	541,775	737,617	19,305,497
Virginia	657,569	20,284	72,417	140,976	102	21,544	912,892
West Virginia	287,551	11,920	67,499	35,950		13,812	416,732
North Carolina	368,161	9,457	38,157	30,229		8,310	454,314
South Carolina	333,804	13,976	66,637	21,531		8,221	444,169
Georgia	635,750	24,411	106,640	193,071	41	16,709	976,622
Florida	916,304	17,922	148,677	147,079	2,222	18,983	1,251,187
Alabama	627,215	16,006	102,358	91,200	374	7,856	845,009
Mississippi	132,796	3,912	29,535	21,794		2,124	190,161
Louisiana	760,955	22,532	174,793	211,071	7,204	16,103	1,192,658
Texas	4,172,224	97,697	368,460	1,128,044	13,793	130,922	5,911,140
Arkansas	302,454	5,735	41,478	53,920		3,660	407,247
Kentucky	493,011	12,789	41,476	55,810		5,918	609,004
Tennessee	813,901	19,022	105,608	338,304	116	15,070	1,292,021
Total Southern States	10,501,695	275,663	1,363,735	2,468,979	23,852	269,232	14,903,156
Ohio	2,338,100	110,585	191,000	238,252	3,977	75,198	2,957,112
Indiana	1,119,246	34,629	177,254	126,239	193	33,752	1,491,313
Illinois	5,811,461	252,001	370,247	1,216,266	36,996	87,596	7,774,567
Michigan	1,754,043	130,870	132,033	180,076	5,328	25,154	2,227,504
Wisconsin	834,279	38,767	56,153	127,510	1,127	27,873	1,085,709
Minnesota	1,113,743	47,984	124,674	346,730	3,788	25,204	1,662,123
Iowa	437,575	14,126	77,375	112,003		11,913	652,992
Missouri	1,129,746	42,240	73,320	454,211	1,411	13,745	1,714,673
Total Middle Western States	14,538,193	671,202	1,202,056	2,801,287	52,820	300,435	19,565,993
North Dakota	176,395	2,982	9,295	11,083		2,045	201,800
South Dakota	185,300	3,772	23,388	10,583		1,636	224,679
Nebraska	668,414	16,823	59,665	169,669	4	8,082	922,657
Kansas	652,513	16,689	166,770	104,843		8,171	948,986
Montana	216,977	3,571	21,948	16,146		2,567	261,209
Wyoming	133,273	2,265	26,081	13,493		2,239	177,351
Colorado	632,156	20,503	39,622	80,087	69	10,464	782,901
New Mexico	177,546	9,234	47,583	12,574		3,567	250,504
Oklahoma	1,057,208	26,118	138,033	202,152	348	22,890	1,446,749
Total Western States	3,899,782	101,957	532,385	620,630	421	61,661	5,216,836
Washington	1,112,109	30,372	119,136	89,726	4,878	17,031	1,373,252
Oregon	752,516	19,661	112,843	39,323	1,501	22,726	948,570
California	5,469,069	144,890	503,015	312,917	71,501	245,806	6,747,198
Idaho	210,203	3,887	44,941	4,380		2,833	266,244
Utah	182,521	2,972	35,362	34,049		3,861	258,765
Nevada	83,892	2,278	16,073	1,240		2,003	105,486
Arizona	253,212	3,796	37,098	4,889	1,478	5,882	306,355
Total Pacific States	8,063,522	207,856	868,468	486,524	79,358	300,142	10,005,870
Total United States (exclusive of possessions).	54,757,024	1,986,923	4,943,718	8,804 839	726,499	1,789,489	73,008,492
Alaska (nonmember banks)	37,806	7,837	3,950	300		652	50,545
The Territory of Hawaii (nonmember bank)	59,569	19,856	11,509	1,577	561	1,689	94,761
Virgin Islands of the United States (nonmember bank).	1,442	240	756	13		39	2,490
Total possessions (nonmember banks)	98,817	27,933	16,215	1,890	561	2,380	147,796
Total United States and possessions	54,855,841	2,014,856	4,959,933	8,806,729	727,060	1,791,869	73,156,288
New York City (central Reserve city)	6,761,288	330,691	88,189	1,337,057	523,953	554,521	9,595,699
Chicago (central Reserve city)	3,557,540	200,287	218,127	1,087,243	36,597	52,157	5,151,951
Other Reserve cities	22,760,651	859,421	2,054,731	5,338,555	158,822	649,744	31,821,924
Country banks (member banks)	21,677,545	596,524	2,582,671	1,041,984	7,127	533,067	26,438,918
Possessions (nonmember banks)	98,817	27,933	16,215	1,890	561	2,380	147,796

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2	138,428	5,435	9,275	4,497		6,763	164,398
New Jersey, District No. 2	936,835	29,060	114,288	39,878	182	33,259	1,153,502
Kentucky, District No. 4	194,734	3,361	15,821	4,771		1,670	220,357
Pennsylvania, District No. 4	2,007,533	94,789	60,627	213,430	2,422	22,433	2,401,234
West Virginia, District No. 4	14,888	1,013	3,918	1,960		823	22,602
Louisiana, District No. 6	592,070	17,638	154,044	179,927	7,204	9,688	960,571
Mississippi, District No. 6	99,641	2,681	23,461	21,036		1,955	148,774
Tennessee, District No. 6	490,219	13,109	72,882	169,685		10,894	756,789
Indiana, District No. 7	962,710	30,235	153,011	108,424	193	29,501	1,284,074
Illinois, District No. 7	5,474,640	244,554	332,566	1,125,078	36,996	84,420	7,298,254
Michigan, District No. 7	1,709,549	129,010	125,706	179,813	5,328	24,221	2,173,627
Wisconsin, District No. 7	754,495	36,204	49,157	124,363	1,127	26,937	992,283
Missouri, District No. 10	465,920	16,635	21,912	284,098	616	7,488	796,669
New Mexico, District No. 10	91,062	8,546	35,010	11,283		2,540	148,441
Oklahoma, District No. 10	1,042,008	25,976	134,269	201,672	348	22,330	1,426,603

[1] Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

by States, Dec. 31, 1951

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
79,814	17	6	82			79,919	Maine.
42,169	543	20	266			42,998	New Hampshire.
65,509	132	3	427	5		66,076	Vermont.
434,126	8,390	1,570	5,086	52	3,000	452,224	Massachusetts.
61,180	225	406	271			62,082	Rhode Island.
177,032	1,543	15	531			179,121	Connecticut.
859,830	10,850	2,020	6,663	57	3,000	882,420	Total New England States.
1,622,569	42,781		37,888	1,480	174,013	1,878,731	New York.
1,059,996	4,896		13,377	198		1,078,467	New Jersey.
1,926,281	3,408	755	68,426	652		1,999,522	Pennsylvania.
11,484	10		78			11,572	Delaware.
154,795	5,375		420	20		160,610	Maryland.
99,531	6,117	1,025			500	107,173	District of Columbia.
4,874,656	62,587	1,780	120,189	2,350	174,513	5,236,075	Total Eastern States.
322,963	16,086	120	21,198	380		360,747	Virginia.
130,091	1,034	185	197	226		131,733	West Virginia.
83,765	2,667	1	9,561	11		96,005	North Carolina.
51,574	5,905	7	356	205		58,047	South Carolina.
147,352	5,460	888	627	8		154,335	Georgia.
217,279	6,078	66	1,785	480		225,688	Florida.
196,992	3,371	10	299	629		201,301	Alabama.
45,729	702		10			46,441	Mississippi.
185,193	497	44	4,441			190,175	Louisiana.
473,175	16,547	420	96,491	3,534		590,167	Texas.
59,060	243	39	440	150		59,932	Arkansas.
106,467	1,555	16	4,283	60		112,381	Kentucky.
292,767	3,220	169	9,234	1,510		306,900	Tennessee.
2,312,407	63,365	1,965	148,922	7,193		2,533,852	Total Southern States.
1,007,649	1,841	185	88,744	546		1,098,965	Ohio.
463,233	3,627	354	74	668		467,956	Indiana.
2,075,241	6,098	630	126,391	520		2,208,880	Illinois.
901,590	1,753	40	8,583	279		912,245	Michigan.
480,760	4,801	847	742	383		487,533	Wisconsin.
481,737	104	59	3,810	179		485,889	Minnesota.
149,091	2,570	52	144			151,857	Iowa.
239,674	1,582	546	6,106	190		248,098	Missouri.
5,798,975	22,376	2,713	234,594	2,765		6,061,423	Total Middle Western States.
65,686	649	6	150			66,491	North Dakota.
50,194	1,026	3	753			51,976	South Dakota.
110,596	34	23	65	2		110,720	Nebraska.
88,924	3,698	41	961	23		93,647	Kansas.
50,989	15		189	5		51,198	Montana.
35,905	385	18	45			36,353	Wyoming.
175,895	2,114	10	7,218	12		185,249	Colorado.
38,122	2,030	11	150			40,313	New Mexico.
111,829	3,923	96	17,509	874		134,231	Oklahoma.
728,140	13,874	208	27,040	916		770,178	Total Western States.
442,845	5,313	9	5	390		448,562	Washington.
350,709	47	15	8,149	50		358,970	Oregon.
4,074,143	24,790	237	415,189	3,525	61,330	4,579,214	California.
85,373	649	11		40		86,073	Idaho.
73,605	2,033	1,020		50		76,708	Utah.
51,768	1,647		668			54,083	Nevada.
75,837	925	10	100			76,872	Arizona.
5,154,280	35,404	1,302	424,111	4,055	61,330	5,680,482	Total Pacific States.
19,728,288	208,456	9,988	961,519	17,336	238,843	21,164,430	Total United States (exclusive of possessions).
12,474	9,250	5	1,686			23,415	Alaska (nonmember banks).
82,698	1,061	10	1,387			85,156	The Territory of Hawaii (nonmember bank).
2,199			67	1	5	2,272	Virgin Islands of the United States (nonmember bank).
97,371	10,311	15	3,140	1	5	110,843	Total possessions (nonmember banks).
19,825,659	218,767	10,003	964,659	17,337	238,848	21,275,273	Total United States and possessions.
585,872	38,620		9,916	150	174,013	808,571	New York City (central Reserve city).
862,218	4,600		8,500	500		875,818	Chicago (central Reserve city).
8,173,287	66,077	2,515	584,084	7,057	64,830	8,897,850	Other Reserve cities.
10,106,911	99,159	7,473	359,019	9,629		10,582,191	Country banks (member banks).
97,371	10,311	15	3,140	1	5	110,843	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

63,125	10	5	417			63,557	Connecticut, District No. 2.
839,981	1,888		9,709	175		851,753	New Jersey, District No. 2.
52,629	5	1	286	40		52,961	Kentucky, District No. 4.
735,227	345	282	21,282	367		757,503	Pennsylvania, District No. 4.
9,595		10	146	10		9,761	West Virginia, District No. 4.
156,223	407	39	4,441			161,110	Louisiana, District No. 6.
40,228	699					40,927	Mississippi, District No. 6.
196,751	3,220	167	6,337	1,457		207,932	Tennessee, District No. 6.
393,207	3,615	324	8	628		397,782	Indiana, District No. 7.
1,907,934	6,081	595	91,430	510		2,006,550	Illinois, District No. 7.
837,029	1,631	10	8,478	279		847,427	Michigan, District No. 7.
420,372	4,801	842	678	383		427,076	Wisconsin, District No. 7.
76,953	3	9	100	50		77,115	Missouri, District No. 10.
31,205	2,025	11	150			33,391	New Mexico, District No. 10.
109,270	3,919	96	17,471	869		131,625	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Dec. 31, 1951

[In thousands of dollars]

	District No. 1 (278 banks)	District No. 2 (510 banks)	District No. 3 (547 banks)	District No. 4 (455 banks)	District No. 5 (339 banks)	District No. 6 (286 banks)	District No. 7 (568 banks)	District No. 8 (327 banks)	District No. 9 (345 banks)	District No. 10 (623 banks)	District No. 11 (481 banks)	District No. 12 (180 banks)	Total (4,939 banks) [1]
ASSETS													
Loans and discounts, including overdrafts	1,672,431	6,039,494	1,533,880	2,392,171	1,294,178	1,693,194	4,704,305	1,231,505	1,076,193	1,682,840	2,302,962	6,693,949	32,317,102
U. S. Government obligations, direct and guaranteed	1,748,758	5,169,953	1,834,303	3,109,734	1,809,638	2,249,814	6,962,594	1,318,689	1,245,847	2,151,303	2,111,414	5,311,445	35,063,492
Obligations of States and political subdivisions	216,070	1,290,184	329,386	417,820	156,143	361,595	739,420	198,116	154,584	301,658	272,157	885,942	5,323,475
Other bonds, notes, and debentures	97,756	599,732	203,829	215,615	102,774	72,418	384,569	69,291	90,628	96,946	62,719	374,145	2,370,362
Corporate stocks, including stocks of Federal Reserve banks	9,474	46,546	10,844	16,301	6,822	8,704	23,839	6,076	4,789	7,698	10,154	29,647	180,894
Total loans and securities	*3,744,489*	*13,145,909*	*3,912,242*	*6,151,641*	*3,369,555*	*4,386,125*	*12,814,667*	*2,823,677*	*2,572,041*	*4,280,445*	*4,759,406*	*13,295,128*	*75,255,525*
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,319,625	4,210,873	1,140,487	1,959,016	1,282,140	1,875,317	4,397,207	1,047,761	914,640	1,934,544	2,489,011	3,380,683	25,951,304
Bank premises owned, furniture and fixtures	42,568	110,660	38,842	65,258	39,128	59,020	68,318	23,298	17,467	27,513	60,273	128,485	680,830
Real estate owned other than bank premises	310	649	1,205	9	1,038	1,256	326	589	526	641	7,334	2,887	16,770
Investments and other assets indirectly representing bank premises or other real estate	765	1,914	255	8,076	1,275	1,142	3,586	213	3,619	6,413	11,038	26,346	64,642
Customers' liability on acceptances	30,248	72,125	3,248	804	892	7,036	6,075	1,177	820	743	27,970	21,544	172,682
Income accrued but not yet collected	7,774	32,096	5,161	12,962	3,959	10,475	32,642	4,475	7,197	6,888	6,456	41,915	172,000
Other assets	8,120	76,153	5,381	3,499	4,422	4,394	14,414	2,083	2,265	2,648	4,415	20,379	148,173
Total assets	5,153,899	17,650,379	5,106,821	8,201,265	4,702,409	6,344,765	17,337,235	3,903,273	3,518,575	6,259,835	7,365,903	16,917,367	102,461,726
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,973,903	9,261,349	2,489,269	4,555,255	2,653,885	3,361,199	9,338,969	2,114,751	1,816,693	3,685,346	4,442,793	8,063,522	54,757,024
Time deposits of individuals, partnerships, and corporations	796,705	2,525,675	1,422,553	1,805,100	833,124	954,825	3,707,633	614,469	773,555	628,748	511,621	5,154,280	19,728,288
Deposits of U. S. Government and postal savings	118,571	454,710	99,010	212,417	120,394	112,172	474,650	63,815	64,751	119,823	120,462	244,562	2,205,367
Deposits of States and political subdivisions	278,932	469,860	218,248	381,824	326,935	621,551	838,553	267,642	197,699	509,339	502,075	1,292,579	5,905,237
Deposits of banks	383,765	2,098,796	337,805	465,775	368,442	814,413	1,695,125	554,776	391,924	867,138	1,178,291	631,267	9,787,517
Other deposits (certified and cashiers' checks, etc.)	113,639	638,431	57,465	100,124	77,115	66,085	176,992	25,937	33,321	61,314	138,924	300,142	1,789,489
Total deposits	4,665,605	15,448,821	4,624,350	7,520,495	4,379,895	5,930,245	16,231,922	3,641,390	3,277,943	5,871,708	6,894,196	15,686,352	94,172,922
Demand deposits	*3,846,742*	*12,654,780*	*3,144,945*	*5,601,505*	*3,475,341*	*4,938,952*	*12,401,259*	*2,974,669*	*2,497,114*	*5,203,658*	*6,265,436*	*10,005,870*	*73,068,492*
Time deposits	*818,863*	*2,794,041*	*1,480,305*	*1,919,190*	*904,554*	*991,293*	*3,830,692*	*667,321*	*780,829*	*668,100*	*628,760*	*5,680,482*	*21,164,430*
Bills payable, rediscounts, and other liabilities for borrowed money	450	2,345	3,340	50	1,940	300	100	55		6,890	14		15,484
Mortgages or other liens on bank premises and other real estate		10			14	140	65		25			112	366
Acceptances outstanding	32,101	75,127	3,288	807	894	11,470	7,218	1,302	820	743	28,871	24,983	187,624
Income collected but not yet earned	9,140	31,800	6,857	12,256	6,017	14,243	32,472	5,956	11,734	4,839	5,361	40,112	180,787
Expenses accrued and unpaid	17,642	79,275	10,625	33,102	13,700	19,745	54,834	9,269	15,733	14,390	21,452	84,649	374,416
Other liabilities	15,866	709,753	4,475	7,607	3,836	3,824	13,483	2,835	2,246	2,003	2,033	108,939	876,900
Total liabilities	4,740,804	16,347,131	4,652,935	7,574,317	4,406,296	5,979,967	16,340,094	3,660,807	3,308,501	5,900,573	6,951,927	15,945,147	95,808,499
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	120,402	403,418	125,668	195,746	85,808	113,769	329,260	76,976	59,417	110,808	154,845	323,953	2,100,070
Surplus	192,200	631,780	235,539	340,051	142,097	170,760	449,846	107,382	101,369	142,542	167,798	394,816	3,076,180
Undivided profits	74,889	244,934	80,661	82,495	52,601	57,636	153,965	47,330	33,999	85,903	68,391	228,164	1,210,968
Reserves and retirement account for preferred stock	25,604	23,116	12,018	8,656	15,607	22,633	64,070	10,778	15,289	20,009	22,942	25,287	266,009
Total capital accounts	413,095	1,303,248	453,886	626,948	296,113	364,798	997,141	242,466	210,074	359,262	413,976	972,220	6,653,227
Total liabilities and capital accounts	5,153,899	17,650,379	5,106,821	8,201,265	4,702,409	6,344,765	17,337,235	3,903,273	3,518,575	6,259,835	7,365,903	16,917,367	102,461,726
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	60	2,990	68			238	2,624		1,075		200	600	7,855
Class B preferred stock		316	85				15	150	25				591
Common stock	120,342	400,112	125,515	195,746	85,808	113,531	326,621	76,826	58,217	110,808	154,645	323,353	2,091,624
Total	120,402	403,418	125,668	195,746	85,808	113,769	329,260	76,976	59,417	110,808	154,845	323,953	2,100,070
Retirable value of preferred capital stock:													
Class A preferred stock	63	7,057	68			238	2,624		1,075		400	600	12,125
Class B preferred stock		591	85				15	150	25				866
Total	63	7,648	153			238	2,639	150	1,100		400	600	12,991
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	336,759	1,301,349	542,840	1,048,674	640,615	1,067,847	1,481,584	369,677	458,116	878,218	959,615	2,453,483	11,538,777

[1] Exclusive of 7 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, Dec. 31, 1951

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves [1]	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required [2]	Excess [3]		
Central Reserve city banks:										
District No. 2	9,595,699	1,161,679	8,434,020	808,571	9,242,591	1,912,727	2,072,679	−159,952	20.69	22.43
District No. 7	5,151,951	619,376	4,532,575	875,818	5,408,393	1,144,485	1,140,367	4,118	21.16	21.09
Reserve city banks:										
District No. 1	1,964,388	249,227	1,715,161	162,348	1,877,509	356,370	352,773	3,597	18.98	18.79
District No. 2	137,765	17,416	120,349	20,974	141,323	25,066	25,328	−262	17.74	17.92
District No. 3	1,278,414	217,457	1,060,957	57,870	1,118,827	190,405	215,664	−25,259	17.02	19.28
District No. 4	3,509,317	519,148	2,990,169	776,857	3,767,026	625,601	644,645	−19,044	16.61	17.11
District No. 5	1,381,002	215,805	1,165,197	185,312	1,350,509	242,724	244,158	−1,434	17.97	18.08
District No. 6	2,378,537	466,190	1,912,347	389,970	2,302,317	445,961	405,868	40,093	19.37	17.63
District No. 7	3,901,723	653,441	3,248,282	1,270,630	4,518,912	705,667	725,894	−20,227	15.62	16.06
District No. 8	1,547,337	249,343	1,297,994	223,052	1,521,046	261,055	272,982	−11,927	17.16	17.95
District No. 9	1,169,926	239,312	930,614	165,324	1,095,938	195,286	196,042	−756	17.82	17.89
District No. 10	2,991,223	616,755	2,374,468	347,447	2,721,915	501,495	495,741	5,754	18.42	18.21
District No. 11	3,255,927	749,191	2,506,736	371,191	2,877,927	523,371	523,619	−248	18.19	18.19
District No. 12	8,306,365	1,061,871	7,244,494	4,926,875	12,171,369	1,613,570	1,744,511	−130,941	13.26	14.33
Country banks:										
District No. 1	1,882,354	327,429	1,554,925	656,515	2,211,440	282,471	257,080	25,391	12.77	11.63
District No. 2	2,921,316	402,668	2,518,648	1,964,496	4,483,144	509,006	470,480	38,526	11.35	10.49
District No. 3	1,865,631	280,936	1,584,695	1,422,435	3,007,130	341,631	307,203	34,428	11.36	10.22
District No. 4	2,091,988	327,377	1,764,611	1,142,333	2,906,944	349,887	315,586	34,301	12.04	10.86
District No. 5	2,094,339	389,209	1,705,130	719,242	2,424,372	324,901	281,873	43,028	13.40	11.63
District No. 6	2,560,415	484,432	2,075,983	601,323	2,677,306	362,133	326,717	35,416	13.53	12.26
District No. 7	3,347,556	540,465	2,807,091	1,684,244	4,491,335	519,571	494,047	25,524	11.57	11.00
District No. 8	1,426,732	265,443	1,161,289	444,269	1,605,558	212,222	189,237	22,985	13.22	11.79
District No. 9	1,327,188	225,662	1,101,526	615,505	1,717,031	212,013	191,144	20,869	12.35	11.13
District No. 10	2,212,385	441,846	1,770,539	320,653	2,091,192	300,682	267,115	33,567	14.38	12.77
District No. 11	3,009,509	729,317	2,280,192	257,569	2,537,761	383,773	334,681	49,092	15.12	13.19
District No. 12	1,699,505	266,452	1,433,053	753,607	2,186,660	250,744	245,844	4,900	11.47	11.24
All member national banks:										
District No. 1	3,846,742	576,656	3,270,086	818,863	4,088,949	638,841	609,853	28,988	15.62	14.91
District No. 2	12,654,780	1,581,763	11,073,017	2,794,041	13,867,058	2,446,799	2,568,487	−121,688	17.64	18.52
District No. 3	3,144,045	498,393	2,645,652	1,480,305	4,125,957	532,036	522,867	9,169	12.89	12.67
District No. 4	5,601,305	846,525	4,754,780	1,919,190	6,673,970	975,488	960,231	15,257	14.62	14.39
District No. 5	3,475,341	605,014	2,870,327	904,554	3,774,881	567,625	526,031	41,594	15.04	13.94
District No. 6	4,938,952	950,622	3,988,330	991,293	4,979,623	808,094	732,585	75,509	16.23	14.71
District No. 7	12,401,230	1,813,282	10,587,948	3,830,692	14,418,640	2,369,723	2,360,308	9,415	16.44	16.37
District No. 8	2,974,069	514,786	2,459,283	667,321	3,126,604	473,277	462,219	11,058	15.14	14.78
District No. 9	2,497,114	464,974	2,032,140	780,829	2,812,969	407,299	387,186	20,113	14.48	13.76
District No. 10	5,203,608	1,058,601	4,145,007	668,100	4,813,107	802,177	762,856	39,321	16.67	15.85
District No. 11	6,265,436	1,478,508	4,786,928	628,760	5,415,688	907,144	858,300	48,844	16.75	15.85
District No. 12	10,005,870	1,328,323	8,677,547	5,680,482	14,358,029	1,864,314	1,990,355	−126,041	12.98	13.86
Total, central Reserve city banks	14,747,650	1,781,055	12,966,595	1,684,389	14,650,984	3,057,212	3,213,046	−155,834	20.87	21.93
Total, Reserve city banks	31,821,924	5,255,156	26,566,768	8,897,850	35,464,618	5,686,571	5,847,225	−160,654	16.03	16.49
Total, country banks	26,438,918	4,681,236	21,757,682	10,582,191	32,339,873	4,049,034	3,681,007	368,027	12.52	11.38
Total, all member national banks	73,008,492	11,717,447	61,291,045	21,164,430	82,455,475	12,792,817	12,741,278	51,539	15.51	15.45
GEOGRAPHICAL SECTIONS										
New England States	4,011,140	601,473	3,409,667	882,420	4,292,087	665,512	633,208	32,304	15.51	14.75
Eastern States	19,305,497	2,558,468	16,747,029	5,236,075	21,983,104	3,613,400	3,725,455	−112,055	16.44	16.95
Southern States	14,903,156	3,132,931	11,770,225	2,533,852	14,304,077	2,270,666	2,119,980	150,686	15.87	14.82
Middle Western States	19,565,993	3,078,043	16,487,950	6,061,423	22,549,373	3,585,061	3,527,447	57,614	15.90	15.64
Western States	5,216,836	1,018,209	4,198,627	770,178	4,968,805	793,864	744,833	49,031	15.98	14.99
Pacific States	10,005,870	1,328,323	8,677,547	5,680,482	14,358,029	1,864,314	1,990,355	−126,041	12.98	13.86
Total, all member national banks	73,008,492	11,717,447	61,291,045	21,164,430	82,455,475	12,792,817	12,741,278	51,539	15.51	15.45
Nonmember national banks (in possessions)	147,796	11,269	136,527	110,843	247,370	[4] 49,531	37,106	12,425	20.02	15.00
Total, all national banks	73,156,288	11,728,716	61,427,572	21,275,273	82,702,845	12,842,348	12,778,384	63,964	15.53	15.45

[1] Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at one bank.

[2] Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—6 percent for all member banks; net demand deposits—24 percent for central Reserve city banks, 20 percent for Reserve city banks and 14 percent for country banks.

[3] The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.

[4] The cash in vault and reserve with approved national banking associations.

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